

# SEARCH REQUEST FORM

## Scientific and Technical Information Center

Requester's Full Name: Jason H. Goodfriend Examiner# : \_\_\_\_\_ Date: 4-30-02  
 Art Unit: \_\_\_\_\_ Phone Number: 305-4872 Serial Number: 09256190  
 Mail Box and Bldg/Room Location: K2/4R01 Results Format Preferred (circle): Paper Disk E-mail

If more than one search is submitted, please prioritize searches in order of need.

\*\*\*\*\*  
 Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc., if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: \_\_\_\_\_

Inventors (please provide full names): \_\_\_\_\_

Earliest Priority Filing Date: \_\_\_\_\_

*\*For Sequence Searches Only\* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.*

1. Johnson et al., The Application of Linguistic Processing to Automatic Abstract Generation, 1993, Journal of Text and Management, Vol. 1, NO3, p. 215-241.
2. Lin, Chin-Yew and Edward Hovy (1997) "Identifying Topics by Position", Proceedings of Fifth Conference on Applied Natural Language Processing, Association of Computational Linguistics, Mar. 21-Apr 3, 1997.
3. Gerald Salton, Automatic Text Processing, Addison-Wesley, 1989.
4. Salton, Allan, Buckley, and Singhal, "Automatic Analysis, Theme Generation and Summarization of Machine-Readable Texts", Science, Vol. 264, June 3, 1994, pp. 1421-1426.

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### STAFF USE ONLY

	Type of search	Vendors and cost where applicable
Searcher: _____	NA Sequence (#) _____	STN _____
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Online Time: _____	Other _____	Other (specify) _____

## DOCUMENT RETRIEVAL REQUEST FORM

Requester's Name: Jason H. Goodfried		Case Serial Number: 09256190		Art Unit/Org.: 2176	
Phone: 305-4872		Fax: 703-746-9222		Building: C1F2	
Room Number: 4V01					
Class/Sub-Class: 707   530					
Date of Request: May 1, 2002				Date Needed By: ASAP	
Paste or add text of citation or bibliography: <input type="checkbox"/> Paste Citation				Only one request per form. Original copy only. <input type="checkbox"/>	
Author/Editor:		Edmundson, H.P.			
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Article Title:		New Methods in Article Abstracting			
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Issue Number:		Series Number:		Year of Publication: 1969	
Publisher:					
Remarks:					

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Set	Items	Description
S1	87	AU=(BARBARA E? OR BARBARA, E ? OR JENKINS, A ? OR JENKINS - A?)
S2	62924	BANK? OR FINANCIAL()INSTITUTION? OR SAVING?()LOAN? OR S(1W- )L
S3	1609446	ACCOUNT? OR CHECKING? OR SAVING? OR SHAR? OR DEPOSIT? OR W- ITHDRAW? OR TRANSFER? OR FUND?
S4	4386754	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB OR WEB()- (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOMEPAGE OR HOME(- )PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER OR E OR ELECTRON- IC? OR VIRTUAL?
S5	716733	PAY????? OR TRANSACT? OR BILL???? OR CHARG? OR SETTLE? OR D- UES OR CASH?
S6	48380	(SMART OR BANK OR CREDIT OR DEBIT OR CHARGE OR UNIVERSAL OR CHIP OR INTELLIGENT)()CARD? ? OR CREDITCARD? OR DEBITCARD? OR CHIPCARD? OR VISA OR MASTERCARD? OR BANKCARD? OR ATM OR TELL- ER()MACHINE? OR CASH()POINT?
S7	3	S1 AND S3 AND S4 AND S5
S8	30301	(S2 OR S3) (2N) S4
S9	1725	S8 (5N) S5
S10	127	S9 (5N) S6
S11	47	S10 AND IC=G06F-017/60
S12	50	S7 OR S11
S13	84	(S8 (3N) S5) (3N) S6
S14	31	S13 AND IC=G06F-017/60
S15	34	S14 OR S7

15/5/1 (Item 1 from file: 347)  
DIALOG(R) File 347:JAPIO  
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07131185 \*\*Image available\*\*  
ELECTRONIC ACCOUNT SETTLEMENT METHOD VIA PUBLIC LINE NETWORK

PUB. NO.: 2001-358855 [JP 2001358855 A]  
PUBLISHED: December 26, 2001 (20011226)  
INVENTOR(s): GISUJI MORIMICHI  
APPLICANT(s): NEC CORP  
APPL. NO.: 2000-174745 [JP 2000174745]  
FILED: June 12, 2000 (20000612)  
INTL CLASS: H04M-015/00; **G06F-017/60**

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide an electronic account settlement method, capable of surely charging a caller who originates a call from a terminal for communication by each communication via a public line network.

SOLUTION: In this electronic account settlement method for settling the charge of the communication performed between the terminals via a public network, the call is originated from radio telephony equipment 1 to an electronic account settlement device 2 and an electronic account settlement destination account is specified. Authentication is requested from the electronic account settlement device 2 to the **credit card** company **electronic account settlement** device 3 of the account, to perform electronic account settlement; the input of the telephone number of a call termination destination is requested from the electronic account settlement device 2 to the radio telephony equipment 1, when the authentication is performed, and the telephone 6 of the call termination destination is called from the electronic account settlement device 2, when the telephone number of the call termination destination is inputted. When the communication of the radio telephone equipment 1 and the telephone 6 of the call termination destination is ended, a communication charge is billed from the electronic account settlement device 2 to the **credit card** company **electronic account settlement** device 3.

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15/5/2 (Item 2 from file: 347)  
DIALOG(R) File 347:JAPIO  
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05904745 \*\*Image available\*\*  
SAFER **ELECTRONIC ACCOUNT SETTLING** METHOD NOT USING **CREDIT CARD**

PUB. NO.: 10-187845 [JP 10187845 A]  
PUBLISHED: July 21, 1998 (19980721)  
INVENTOR(s): SASAKI TAKAO  
APPLICANT(s): C W L KK [000000] (A Japanese Company or Corporation), JP (Japan)  
APPL. NO.: 08-342855 [JP 96342855]  
FILED: December 24, 1996 (19961224)  
INTL CLASS: [6] G06F-019/00; **G06F-017/60**  
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

#### ABSTRACT

PROBLEM TO BE SOLVED: To provide a method with which electronic account settlement is enabled while using a password number just once for electronic mail.

SOLUTION: Generally, a **credit card** is used for **electronic account settlement** but there is uneasiness because it is watched in on-line mode. Therefore, the password number just for one transaction is sent through two routes to an electronic account settlement financial institute 4 without

using any credit card and using any conventional password number as well. Namely, transfer is executed through collation while directly turning one route from the destination to order to the electronic account settlement financial institute 4 and directing the other route from an ordering person 1 through the destination to order to the electronic account settlement financial institute 4. In this case, the electronic account settlement can be safely performed with easy level-up of system by automatically generating a password number, which can be decoded only by the electronic account settlement financial institute 4, or automatically converting it in case of retransmission. Besides, any account settlement institute such as the provider of internet or a credit card company, which completes a procedure for automatically transferring the payment of client, except for the electronic account settlement financial institute 4 can become a paying institute for the electronic account settlement of ordering person 1.

15/5/3 (Item 1 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2002 Thomson Derwent. All rts. reserv.

014357059 \*\*Image available\*\*  
WPI Acc No: 2002-177760/200223  
XRPX Acc No: N02-135342

**Electronic receipt publishing system, has store server requests issuance of receipt to receipt issuing unit of an authenticating server if payment is made to a payment server via user terminal**

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2002024747	A	20020125	JP 2000212093	A	20000713	200223 B

Priority Applications (No Type Date): JP 2000212093 A 20000713

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2002024747	A		14	G06F-019/00	

Abstract (Basic): JP 2002024747 A

NOVELTY - A store server (30) requests the issuance of receipt to the receipt issuing unit (52) of an authenticating server (50) if payment is made to a payment server (40) via a user terminal (10). The published receipt is then supplied both to the user terminal and a storage server (60).

USE - For e.g. transferring account from one bank to another, on - line credit card payments .

ADVANTAGE - Enables highly-efficient issuance of electronic receipts while enabling modifications to be made on the issued receipt if necessary.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the electronic commerce system. (Drawing includes non-English language text)

User terminal (10)  
Store server (30)  
Payment server (40)  
Authenticating server (50)  
Receipt issuing unit (52)  
Storage server (60)  
pp; 14 DwgNo 1/12

Title Terms: ELECTRONIC; RECEIPT; PUBLICATION; SYSTEM; STORAGE; SERVE;  
REQUEST; RECEIPT; RECEIPT; ISSUE; UNIT; AUTHENTICITY; SERVE; PAY; MADE;  
PAY; SERVE; USER; TERMINAL

Derwent Class: P85; T01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60 ; G09C-001/00

File Segment: EPI; EngPI

15/5/4 (Item 2 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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014349044 \*\*Image available\*\*  
WPI Acc No: 2002-169747/200222

**Internet cash card, internet cash purse and automatic teller machine for internet cash, and method for paying, inquiring and transferring money over internet by using such card, purse and automatic teller machine**  
Patent Assignee: ICASH CO LTD (ICAS-N)  
Inventor: MIN M G

Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001091000	A	20011022	KR 200018791	A	20000410	200222 B

Priority Applications (No Type Date): KR 200018791 A 20000410  
Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001091000	A	1	G06F-017/60	

Abstract (Basic): KR 2001091000 A

NOVELTY - An Internet cash card, cash purse and automatic teller machine(ATM) for Internet cash, and method for paying, inquiring and transferring money over Internet is provided to allow users to purchase products and pay money for such purchase over both real environment and network environment.

DETAILED DESCRIPTION - An Internet cash card(2) is authenticated by an authentication algorithm compatible with a cash card in accordance with the account database stored in an Internet cash bank(8) and a real bank(14), and operations of payment, inquiry and money transfer are carried out by the approval of the Internet cash bank and real bank. An Internet cash purse(24) stores Internet cash and Internet cash card, and is authenticated by an authentication algorithm compatible with a credit card/cash card in accordance with the account database stored in the Internet cash bank and real bank. An automatic teller machine(4) for Internet cash is connected to an **Internet cash bank**, real bank and **credit card** company, and issues Internet cash cards authenticated in accordance with the compatible authentication algorithm of a credit card/cash card. The automatic teller machine for Internet cash requests an approval for payment, inquiry and money transfer for the Internet cash card, to the Internet cash bank and real bank, and performs such operations as payment, inquiry and money transfer over a network environment in accordance with the result of the request for approval.

pp; 1 DwgNo 1/10

Title Terms: CASH; CARD; CASH; PURSE; AUTOMATIC; TELLER; MACHINE; CASH; METHOD; PAY; TRANSFER; MONEY; CARD; PURSE; AUTOMATIC; TELLER; MACHINE  
Derwent Class: T01  
International Patent Class (Main): **G06F-017/60**  
File Segment: EPI

15/5/5 (Item 3 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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014333463 \*\*Image available\*\*  
WPI Acc No: 2002-154166/200220  
XRPX Acc No: N02-117252

**Customer-merchant transaction facilitation method involves providing payment to merchant, based on customer information, using bank card authorization network**

Patent Assignee: SINGHAL T C (SING-I)  
Inventor: SINGHAL T C  
Number of Countries: 091 Number of Patents: 002  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020002533	A1	20020103	US 2000215261	P	20000630	200220 B
			US 2000237328	P	20001002	
			US 2001891913	A	20010626	
WO 200203342	A2	20020110	WO 2001US20473	A	20010626	200220

Priority Applications (No Type Date): US 2001891913 A 20010626; US 2000215261 P 20000630; US 2000237328 P 20001002

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020002533	A1		27	G06F-017/60	Provisional application US 2000215261

Provisional application US 2000237328

WO 200203342 A2 E G07F-000/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

Abstract (Basic): US 20020002533 A1

NOVELTY - The customer information is provided to a **bank card** authorization **network** from the **payment** system (12) on receiving a transaction request from a customer. The authorization network provides a payment to merchant to pay for the transaction.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Bank card information storing method;
- (b) Customer-merchant transaction facilitating apparatus

USE - For facilitating transactions to merchant, using bank cards such as charge cards, debit cards, check cards and merchant cards, of customer.

ADVANTAGE - Enables a customer to receive a service or a product from a merchant without disclosing the name, address, private data and credit information of the customer to the merchant. Improper dissemination of private information of customer, is minimized by minimizing number of people, businesses and the institution which have access to the private information.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of payment system.

Payment system (12)

pp; 27 DwgNo 2/7

Title Terms: CUSTOMER; MERCHANT; TRANSACTION; FACILITATE; METHOD; PAY;

MERCHANT; BASED; CUSTOMER; INFORMATION; BANK; CARD; NETWORK

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G07F-000/00

File Segment: EPI

15/5/6 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014327519 \*\*Image available\*\*

WPI Acc No: 2002-148222/200219

XRPX Acc No: N02-112306

On - line payment making method for e-commerce using computer hardware and software and payment engine that facilitates making of payments via the Internet

Patent Assignee: BARBARA E (BARB-I); JENKINS A (JENK-I); CITICORP CREDIT SERVICES INC (CITI-N)

Inventor: BARBARA E ; JENKINS A

Number of Countries: 096 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200205192	A1	20020117	WO 2001US21803	A	20010711	200219 B

US 20020016769 A1 20020207 US 2000217489 P 20000711 200219  
US 2000219088 P 20000718  
US 2001903284 A 20010711

Priority Applications (No Type Date): US 2000219088 P 20000718; US  
2000217489 P 20000711; US 2001903284 A 20010711

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200205192 A1 E 69 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020016769 A1 G06F-017/60 Provisional application US 2000217489

Provisional application US 2000219088

Abstract (Basic): WO 200205192 A1

NOVELTY - The method involves receiving enrolment information from a user for an **on - line payments** service. The user's designation of a source **account** is received for **withdrawing funds** for the **on - line payments**. A **transaction account** is provided for the user as a money **deposit account** with an **account** number that the user can use as a source and a destination of **funds** and with at least one of several service levels. The user is allowed to have **funds** reside in the **transaction account**.

The user is allowed to use the **funds** residing in the **transaction account** for at least one of making an **on - line payment**, making an **on - line** purchase, making an off-line purchase, making a **cash withdrawal**, making a credit **account payment**, making a **bill payment** or making an international **payment**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a system for making **on - line payments**.

USE - For **e-commerce**.

ADVANTAGE - Allows **payments** to be made using any credit card, **checking account** or **savings account** to facilitate an **on - line transaction**. User can view all financial information in one go.

Allows **Internet bill paying**.

DESCRIPTION OF DRAWING(S) - The figure shows key components and the flow of information between key components for a person-to-person **payment**.

pp; 69 DwgNo 1/25

Title Terms: LINE; **PAY**; METHOD; COMPUTER; HARDWARE; SOFTWARE; **PAY**;

ENGINE; FACILITATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/7 (Item 5 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014230908 \*\*Image available\*\*

WPI Acc No: 2002-051606/200207

XRPX Acc No: N02-038121

**Accounts settlement system for financial institution, maintains data about transfer money paid within payment day to recipient**

Patent Assignee: OOE T (OOET-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001265932	A	20010928	JP 200074696	A	20000316	200207 B

Priority Applications (No Type Date): JP 200074696 A 20000316



Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
JP 2001265932 A 12 G06F-017/60

Abstract (Basic): JP 2001265932 A

NOVELTY - A payer (X) inputs transfer money with predetermined information to an input unit (a). An interest for the transferred money, is calculated for preset number of days, based on input information. A reimbursement determinator (c) calculates reimbursement money based on calculated interest amount. A payment execution unit (i) maintains data about transfer money paid within payment day to recipient's account.

USE - For settling accounts in financial institution e.g. ATM bank, point-of-sales system and in grocery shop.

ADVANTAGE - Simplifies payment process with high efficiency and reduces cost of account settlement system.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of account settlement system. (Drawing includes non-English language text).

Input unit (a)  
Reimbursement determinator (c)  
Payment execution unit (i)  
Payer (X)  
pp; 12 DwgNo 1/7

Title Terms: ACCOUNT; SETTLE; SYSTEM; FINANCIAL; INSTITUTION; MAINTAIN;  
DATA; TRANSFER; MONEY; PAY; PAY; DAY; RECIPIENT

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07D-009/00; G07F-019/00

File Segment: EPI

15/5/8 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014185535 \*\*Image available\*\*

WPI Acc No: 2002-006232/200201

XRPX Acc No: N02-005322

**Deposit information management system for credit card based transactions using internet, updates deposit information and records in corresponding sub-accounts based on every transaction**

Patent Assignee: HIKARI TSUSHIN KK (HIKA-N); IB WEB KK (IBWE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001283006	A	20011012	JP 2000128339	A	20000427	200201 B

Priority Applications (No Type Date): JP 200015003 A 20000124

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
JP 2001283006 A 11 G06F-017/60

Abstract (Basic): JP 2001283006 A

NOVELTY - Several sub-accounts are managed corresponding to main account of each customer. The deposit information for every transaction performed using credit/debit card, is updated and recorded in each sub-accounts.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Card payment system;  
(b) Deposit information management method;  
(c) Recording medium storing deposit information management program  
USE - For credit card based transaction using internet.

ADVANTAGE - Transactions information is confirmed for every transactions, by updating the deposit information even when main account detail is not maintained.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of card payments system. (Drawing includes non-English language text).

pp; 11 DwgNo 1/9

Title Terms: DEPOSIT; INFORMATION; MANAGEMENT; SYSTEM; CREDIT; CARD; BASED; TRANSACTION; UPDATE; DEPOSIT; INFORMATION; RECORD; CORRESPOND; SUB; ACCOUNT; BASED; TRANSACTION

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07G-001/12; G07G-001/14

File Segment: EPI

15/5/9 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014180623 \*\*Image available\*\*

WPI Acc No: 2002-001320/200201

XRPX Acc No: N02-000976

Internet electronic banking transaction technique sending part bank card sequence across Internet with rest sequence memorized and two sets reunited providing control.

Patent Assignee: DUMOULIN O G C (DUMO-I); SCHNEE M (SCHN-I)

Inventor: DUMOULIN O G C; SCHNEE M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
FR 2806229	A1	20010914	FR 20003196	A	20000313	200201 B

Priority Applications (No Type Date): FR 20003196 A 20000313

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
FR 2806229	A1	14	H04L-009/00	

Abstract (Basic): FR 2806229 A1

NOVELTY - The electronic transaction technique has a part set of the bank card numbers sent across the Internet (6). The set is insufficient by itself to authorize the transaction. The completion of the bank card sequence is memorized in an intermediate security unit (3) and the two parts united to provide the transaction control.

USE - Internet electronic banking transactions.

ADVANTAGE - Reduces the risk of pirating of the financial transaction.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic of the electronic transaction technique

Internet (6)

security unit (3)

pp; 14 DwgNo 1/1

Title Terms: ELECTRONIC; BANK; TRANSACTION; TECHNIQUE; SEND; PART; BANK; CARD; SEQUENCE; REST; SEQUENCE; TWO; SET; REUNITED; CONTROL

Derwent Class: T01; T05; W01

International Patent Class (Main): H04L-009/00

International Patent Class (Additional): G06F-017/60 ; G07F-007/08; H04L-009/32

File Segment: EPI

15/5/10 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014129523

WPI Acc No: 2001-613733/200171

XRPX Acc No: N01-458164

Arbitrary account selling system for electronic commercial transactions in financial institution, provides account number and set fixed amount for electronic memory medium

Patent Assignee: HAMA Y (HAMA-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001216442	A	20010810	JP 200153130	A	20010123	200171 B

Priority Applications (No Type Date): JP 200153130 A 20010123

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2001216442	A	3	G06F-017/60	

Abstract (Basic): JP 2001216442 A

NOVELTY - A financial institution sets a fixed amount for financial account of an electronic memory medium and provides an account number for the electronic memory medium. An electronic commercial transaction is settled using the memory medium, until the set fixed amount becomes zero.

USE - For electronic commercial transactions in financial institution through internet, using credit card, money card like debit card.

ADVANTAGE - Since separate account number is provided for each electronic memory medium by the financial institution, the fraud and illegal exploitation of the card number is avoided. As the fixed amount is set to each medium, it is arbitrarily sold as goods for unspecified persons. The number input operation is avoided and hence it is easy to use.

pp; 3 DwgNo 0/0

Title Terms: ARBITRARY; ACCOUNT; SELL; SYSTEM; ELECTRONIC; COMMERCIAL; TRANSACTION; FINANCIAL; INSTITUTION; ACCOUNT; NUMBER; SET; FIX; AMOUNT; ELECTRONIC; MEMORY; MEDIUM

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G07D-009/00; G07F-019/00

File Segment: EPI

15/5/11 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014051897 \*\*Image available\*\*

WPI Acc No: 2001-536110/200159

XRPX Acc No: N01-398208

Electronic commercial transaction method for internet shopping, involves utilizing card based transaction parameters for initiating transaction

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: JENKINS A ; SIDDIQUI S

Number of Countries: 093 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200125994	A1	20010412	WO 2000US26756	A	20000929	200159 B
AU 200079879	A	20010510	AU 200079879	A	20000929	200159

Priority Applications (No Type Date): US 99157002 P 19991001

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200125994	A1 E	17	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200079879 A G06F-017/60 Based on patent WO 200125994

Abstract (Basic): WO 200125994 A1

NOVELTY - An **electronic** commerce card is issued to customer during registration. Based on the card, **transaction** is performed using **transaction** parameters like reallocation, **on - line** account management, guarantee and financial incentives.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Method for utilizing an **on - line** commerce card;
  - (b) Computer readable medium stored with **transaction** program;
  - (tc) **On - line** **transaction** system
- USE - For **internet** shopping and for **transaction** in interactive TV **network** .

ADVANTAGE - Provides customer with enhanced assurance and security regarding the **transactions** , due to **on - line** guarantee of customer **accounts** .

DESCRIPTION OF DRAWING(S) - The figure shows the diagrammatic illustration of an **on - line** commerce system.

pp; 17 DwgNo 1/1

Title Terms: **ELECTRONIC** ; **COMMERCIAL**; **TRANSACTION** ; **METHOD**; **SHOPPING**; **CARD**; **BASED**; **TRANSACTION** ; **PARAMETER**; **INITIATE**; **TRANSACTION**

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/12 (Item 10 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013967022 \*\*Image available\*\*

WPI Acc No: 2001-451236/200148

XRPX Acc No: N01-334133

**Insurance transaction system in computer network based business application system, has computer workstation, database and application server interconnected through communication network**

Patent Assignee: INSURANCE TECHNOLOGY SERVICES AMERICA (INSU-N)

Inventor: BURNS D F; CONSOLES A J; MORRISSEY W J; NESTOR P J; NEUMANN C G;

NEUMANN J S; SILVA A; SULLIVAN J P; TATINENI S; ZALL A J

Number of Countries: 087 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200116845	A1	20010308	WO 2000US24004	A	20000831	200148 B
AU 200073409	A	20010326	AU 200073409	A	20000831	200148

Priority Applications (No Type Date): US 99386732 A 19990831

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200116845 A1 E 50 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200073409 A G06F-017/60 Based on patent WO 200116845

Abstract (Basic): WO 200116845 A1

NOVELTY - A computer workstation has display screen and input device. A database stores insurance rating information and underwriting rules for insurance carrier. A communication network interconnects workstation with database and application server (232) including application interface, quote generator, display generator, policy issuer and billing generator.

DETAILED DESCRIPTION - The database has insurance rating information and underwriting rules stored for insurance carriers. The application server has application interface which generates initial and subsequent prompts at workstation for the user to input client data associated with specific client. The prompts are dynamically generated

as a function of previous client data input at workstation. The quote generator generates data representations including rate quotes of the candidate policies of selected insurance product type from several insurance carriers. A display generator displays candidate policies for comprises of several policies and preferred policy is selected by the user using input device. The policy issuer issues policy corresponding to preferred policy and billing generator generates electronic billing schedule corresponding to issued policy and stores in data base. INDEPENDENT CLAIMS are also included for the following.

- (a) Insurance transaction processing method;
- (b) Insurance transaction conducting method

USE - In e.g data driven automated insurance transaction processing system for processing transaction related to new or existing insurance policies across a remote communication network by user in computer and network based business application systems.

ADVANTAGE - Provides highly automated distributed computer system for dynamically accepting user information. Enables computer to access to third party **financial institutions** to allow **electronic transfer of funds** and **credit card payments** facilitating bill and claim related payments. Allows real and near real time updating of product information.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of insurance processing system.

Server (232)

pp; 50 DwgNo 2A/6

Title Terms: INSURANCE; TRANSACTION; SYSTEM; COMPUTER; NETWORK; BASED; BUSINESS; APPLY; SYSTEM; COMPUTER; DATABASE; APPLY; SERVE; INTERCONNECT; THROUGH; COMMUNICATE; NETWORK

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/13 (Item 11 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013946235 \*\*Image available\*\*

WPI Acc No: 2001-430448/200146

**System for daily lottery through internet**

Patent Assignee: KIM B H (KIMB-I)

Inventor: KIM B H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001000859	A	20010105	KR 200062473	A	20001024	200146 B

Priority Applications (No Type Date): KR 200062473 A 20001024

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001000859	A		1 G06F-017/60	

Abstract (Basic): KR 2001000859 A

NOVELTY - A system for daily lottery through the internet is provided to purchase a lottery ticket from only an internet terminal, to select the ticket number, and to check the lottery result at once.

DETAILED DESCRIPTION - A customer using internet terminal(1) accesses an internet server(2) of internet lottery web site and registers in the lottery web site by inputting a his or her identification and a **credit card** number or an **account** number for **electronic settlement**. After registration, the customer selects a number of lotteries and lottery number. A settlement server(3) performs payment settlement for the lottery or lotteries. An automatic calculating part(4) updates daily sales amounts of the lottery and prize amounts of the lottery depending upon the sales amounts by hour base. A drawing part(5) draws winning numbers of the day once a day. A traneiver part(6) informs winners of the lottery of the winning

results by an e-mail or a character message. The prize money is received in accounts of the winners by the settlement server(3).

pp; 1 DwgNo 1/10

Title Terms: SYSTEM; DAILY; LOTS; THROUGH

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/14 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013924011 \*\*Image available\*\*

WPI Acc No: 2001-408224/200143

XRPX Acc No: N01-302086

Performing remote money transfer transaction e.g. from automated teller machine so allowing user to make transfers from any location

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: SEIFERT D A; STOUTENBURG E E

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200139093	A1	20010531	WO 2000US41572	A	20001023	200143 B
AU 200143014	A	20010604	AU 200143014	A	20001023	200153

Priority Applications (No Type Date): US 99427249 A 19991026

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200139093	A1	E	23	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200143014 A G06F-017/60 Based on patent WO 200139093

Abstract (Basic): WO 200139093 A1

NOVELTY - Transaction details are stored on a database. These details include a desired amount of money to be sent. A code is established that corresponds to the transaction details stored on the data base. This code is entered into an electronic transaction fulfillment device e.g. automated teller machine in communication with the database to retrieve the transaction details from the database. The transfer then proceeds if the code is verified.

USE - For performing money transfer transaction through a financial services institution.

ADVANTAGE - Allows user to make transfers from any location.

DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram of the system.

pp; 23 DwgNo 1/4

Title Terms: PERFORMANCE; REMOTE; MONEY; TRANSFER; TRANSACTION; AUTOMATIC;

TELLER; MACHINE; SO; ALLOW; USER; TRANSFER; LOCATE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06K-005/00

File Segment: EPI

15/5/15 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013857381 \*\*Image available\*\*

WPI Acc No: 2001-341594/200136

XRPX Acc No: N01-247416

**Terminal equipment in stores for transaction accounts settlement using debit and credit cards, settles accounts of money transactions for electronic money card and debit card**

Patent Assignee: OKI ELECTRIC IND CO LTD (OKID )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001118022	A	20010427	JP 99298974	A	19991021	200136 B

Priority Applications (No Type Date): JP 99298974 A 19991021

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001118022	A		12	G06F-019/00	

Abstract (Basic): JP 2001118022 A

NOVELTY - The terminal equipment (1) settles accounts of money transactions for electronic money card and debit card.

USE - For settlement of transaction accounts using debit and credit cards, in stores.

ADVANTAGE - A single terminal equipment is used for settling accounts for electronic money card and debit card.

DESCRIPTION OF DRAWING(S) - The figure shows the diagram of accounts settlement system. (Drawing includes non-English language text).

Terminal equipment (1)

pp; 12 DwgNo 4/4

Title Terms: TERMINAL; EQUIPMENT; STORAGE; TRANSACTION; ACCOUNT; SETTLE;

DEBIT; CREDIT; CARD; SETTLE; ACCOUNT; MONEY; TRANSACTION; ELECTRONIC;

MONEY; CARD; DEBIT; CARD

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60 ; G06K-017/00;

G06K-019/00; G06K-019/08; G06K-019/10; G07G-001/12; G07G-001/14

File Segment: EPI

15/5/16 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013815382 \*\*Image available\*\*

WPI Acc No: 2001-299594/200131

XRPX Acc No: N01-214903

**Item purchasing method using anonymous source for payment in financial transaction system, involves allowing vendor to deduct amount less than or equal to amount in account, using account identification data**

Patent Assignee: SPENDCASH.COM INC (SPEN-N)

Inventor: REDDY B I; RICHELSON E J

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200067178	A2	20001109	WO 2000US11854	A	20000503	200131 B
AU 200046902	A	20001117	AU 200046902	A	20000503	200131

Priority Applications (No Type Date): US 99132385 P 19990504

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200067178	A2	E	44	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH  
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE  
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200046902 A G06F-017/60 Based on patent WO 200067178

Abstract (Basic): WO 200067178 A2

NOVELTY - An account identification data is provided to on-line debit account having a predetermined amount of money. A vendor (14) is allowed to deduct an amount less than or equal to the amount in the account, using the identification data.

DETAILED DESCRIPTION - The account is issued by opening the account using the identification on broker server which does not contain any information associated with the user. A request including amount of funds to be included in the account is received from a user. The reception of funds are verified and the account identification data is provided to the user, when the funds have been received. INDEPENDENT CLAIMS are also included for the following:

- (a) item selling method;
- (b) anonymous account issuing method for user and consumer;
- (c) transaction processing method between consumer and vendor;
- (d) transaction processing system between consumer and vendor;
- (e) item purchasing system;
- (f) data processing system

USE - For anonymously purchasing goods or services on internet, in financial transaction system such as banks using on-line sending business models such as cybercash, digicash, E-cash, netbill, millicent, first virtual moldings, E-change and using credit cards and bank issued debit cards.

ADVANTAGE - Provides consumers the ability to spend on-line easily, safely, anonymously, in small or large increments with no personal attachment to internet service providers, billing, credit card or banking institutions. Creates opportunity for consumers to purchase goods or services over the internet anonymously, without need for special software, special hardware, **credit cards**, **bank accounts**, home telephone, **e-mail address**, **personal bills** or billing address. Enables large number of existing and potential Internet consumers without requiring any changes to their current PC set-up or changes to the way in which consumers customarily behave and conduct business transactions.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of brokered anonymous internet payment system.

Vendor (14)

pp; 44 DwgNo 1A/12

Title Terms: ITEM; PURCHASE; METHOD; SOURCE; PAY; FINANCIAL; TRANSACTION; SYSTEM; ALLOW; VENDING; DEDUCT; AMOUNT; LESS; EQUAL; AMOUNT; ACCOUNT; ACCOUNT; IDENTIFY; DATA

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/17 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013576265 \*\*Image available\*\*

WPI Acc No: 2001-060472/200107

XRPX Acc No: N01-045270

**Electronic commerce and banking system for credit card payment system, includes web bank in which access parameters are customized by web bank owner to control degree of access provided to third party**

Patent Assignee: COHEN M E (COHE-I)

Inventor: COHEN M E

Number of Countries: 090 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200055793	A1	20000921	WO 2000US7457	A	20000320	200107 B
AU 200037659	A	20001004	AU 200037659	A	20000320	200107

Priority Applications (No Type Date): US 99165231 P 19991111; US 99125008 P 19990318; US 99280483 A 19990330; US 99130599 P 19990422; US 99130600 P 19990422; US 99138428 P 19990610; US 99139167 P 19990615; US 99369902 A 19990806; US 99161283 P 19991025



Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200055793 A1 E 103 G06F-017/60

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN  
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200037659 A G06F-017/60 Based on patent WO 200055793

Abstract (Basic): WO 200055793 A1

NOVELTY - Web address in web bank comprising a website hosted on server of bank is accessible by web bank owner over world wide web (WWW). Web bank is also accessible over WWW by third party using web address such that third party is provided with some degree of access to web owners bank account. Access parameters associated with web bank are customizable by web bank owner to control degree of access provided to third party.

DETAILED DESCRIPTION - Web bank owner is customer having bank account. Access parameters corresponds to deposit rights, withdrawal rights and viewing rights. An INDEPENDENT CLAIM is also included for E-commerce and banking method.

USE - For credit card payment system over internet such as automatic teller machine (ATM) wire transfers, programmable card transfer.

ADVANTAGE - Central site is simply and quickly established in cyber space where all bills to owner or electronically forwarded and archived. Enables owner to maintain electronic safety deposit boxes i.e. secure electronic sites where records are authenticated, time and date stamped and stored by metabank, thus improving efficiency of financial and other interactions.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart summarizing use of website as web bank.

pp; 103 DwgNo 7/10

Title Terms: ELECTRONIC; BANK; SYSTEM; CREDIT; CARD; PAY; SYSTEM; WEB; BANK  
; ACCESS; PARAMETER; WEB; BANK; OWNER; CONTROL; DEGREE; ACCESS; THIRD;  
PARTY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/18 (Item 16 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013532433 \*\*Image available\*\*

WPI Acc No: 2001-016639/200103

XRPX Acc No: N01-012611

**Electronic database system for merchant owned credit card accounts, in which processor receives pre-authorized credit card payments transferred from bank accounts of credit card holding customers**

Patent Assignee: KARDOS A (KARD-I)

Inventor: KARDOS A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2262212	A1	20000818	CA 2262212	A	19990218	200103 B

Priority Applications (No Type Date): CA 2262212 A 19990218

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

CA 2262212 A1 E 12 G06F-017/30

Abstract (Basic): CA 2262212 A1

NOVELTY - An electronic credit account database receives a signal

representing a payment made, plus the predetermined added amount for credits to a particular credit card account.

DETAILED DESCRIPTION - The database system includes a processor (10) for receiving pre-authorized credit card payments transferred electronically from bank accounts of credit card holding customers. The processor operates to add a predetermined amount to each payment received. An electronic credit account database (18) receives a signal from the processor, which represents a payment made plus the pre-determined added amount for credits to the particular credit card account concerned.

USE - Electronic database systems operated by or on behalf of a merchant for recording transactions by customers using credit cards issued in the name of the merchant.

ADVANTAGE - Provides mechanism for recording transactions by customers using credit cards issued in the name of a merchant.

DESCRIPTION OF DRAWING(S) - The drawing shows a diagram of an electronic database system of the invention.

Processor((12) Signal line((18) Credit card account database (10) pp; 12 DwgNo 1/1

Title Terms: ELECTRONIC; DATABASE; SYSTEM; MERCHANT; CREDIT; CARD; ACCOUNT; PROCESSOR; RECEIVE; PRE; CREDIT; CARD; TRANSFER; BANK; ACCOUNT; CREDIT; CARD; HOLD; CUSTOMER

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/30

International Patent Class (Additional): G06F-017/60

File Segment: EPI

15/5/19 (Item 17 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013517621 \*\*Image available\*\*

WPI Acc No: 2001-001827/200101

XRPX Acc No: N01-001476

**Secured electronic transaction procedure in credit card companies, involves selecting decoding key corresponding to electronic information for decoding encrypted information**

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000268097	A	20000929	JP 9973116	A	19990318	200101 B

Priority Applications (No Type Date): JP 9973116 A 19990318

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000268097	A		10	G06F-017/60	

Abstract (Basic): JP 2000268097 A

NOVELTY - A key generation apparatus generates encryption and decoding keys. A store apparatus encrypts the electronic information with the generated encryption key and delivers the encrypted information to a customer apparatus by simultaneous broadcast. The customer apparatus chooses a decoding key corresponding to the electronic information and decodes the encrypted information.

DETAILED DESCRIPTION - A key ID identifies the pair of encrypted and decoding keys generated. The encryption and decoding are repeated with different keys. An INDEPENDENT CLAIM is also included for secured electronic transaction program.

USE - In credit card companies for account settlement in internet shopping.

ADVANTAGE - Encryption is given to payment indication data, so that only settlement of account person apparatus is known, thus customer apparatus can hide the relevant information corresponding to settlement of account, resulting in secured privacy protection to the customer.

DESCRIPTION OF DRAWING(S) - The figure shows the system

illustrating the electronic transaction procedure.

pp; 10 DwgNo 1/10

Title Terms: SECURE; ELECTRONIC; TRANSACTION; PROCEDURE; CREDIT; CARD;  
COMPANY; SELECT; DECODE; KEY; CORRESPOND; ELECTRONIC; INFORMATION; DECODE  
; ENCRYPTION; INFORMATION

Derwent Class: P85; T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G09C-001/00; H04L-009/08;  
H04L-009/32

File Segment: EPI; EngPI

15/5/20 (Item 18 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013483304 \*\*Image available\*\*

WPI Acc No: 2000-655247/200063

XRPX Acc No: N00-485664

**Commission distributing method in electronic fund transfer system,  
involves determining commission value for member based on which monetary  
payment is effected**

Patent Assignee: MASI L A (MASI-I)

Inventor: FOSKO J J; MASI L A; MASI M R

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6105001	A	20000815	US 97912214	A	19970815	200063 B
WO 200208992	A2	20020131	WO 2000US20196	A	20000725	200215 N

Priority Applications (No Type Date): US 97912214 A 19970815; WO  
2000US20196 A 20000725

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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US 6105001	A		7	G06F-017/60	
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WO 200208992	A2 E			G06F-017/60	
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Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

Abstract (Basic): US 6105001 A

NOVELTY - A commission management processor (27) connected to an electronic database (28) is operated based on transaction data from a purchase processing terminal (12), to record the business volume value in a member record. Based on the values recorded in other member records and member relating positional data in the hierarchy, a commission value for the member is determined and monetary payment is effected.

DETAILED DESCRIPTION - The electronic database is organized to contain member records each identifying a bearer of non-cash payment device. A hierarchy of relationships among the member records is established and positional data is stored in association with the member records. The purchase processing terminal is operated to record a purchase by one of the members bearing a non-cash payment device. The transaction data is then electronically transmitted to the commission management processor.

USE - In **electronic fund transfer** systems and non- **cash point** -of-sale transaction system for managing purchase transactions and for distributing purchase commissions among distributor and users of non-cash point-of-sale transaction systems.

ADVANTAGE - Reduces promotional costs associated with attracting and maintaining card holders. Because the members of the organization would be motivated to use the organization's payment vehicle in preference to other payment vehicles, and since the members would also

be desirous of achieving the requisite personal business volume to qualify for increased commissions, the members are more likely to make purchases with merchant participants. Enables merchant to obtain increased marketing efficiency by directing promotional material to audience that is readily motivated to make purchases from the merchant. Since aggregate purchase data relating categories of goods purchased by each member can be maintained by the commission management system, merchant to achieve greater promotional efficiency by targeting his or her marketing material to particularly receptive members is allowed.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of transaction system.

Purchase processing terminal (12)  
Commission management processor (27)  
Electronic database (28)  
pp; 7 DwgNo 1/3

Title Terms: COMMISSION; DISTRIBUTE; METHOD; ELECTRONIC; FUND; TRANSFER;  
SYSTEM; DETERMINE; COMMISSION; VALUE; MEMBER; BASED; MONEY; PAY; EFFECT  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

15/5/21 (Item 19 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013427327 \*\*Image available\*\*

WPI Acc No: 2000-599270/200057

XRPX Acc No: N00-444321

**Virtual store apparatus, e.g. tenant management system, enables visitor to purchase at once from virtual stores, perform selection designation of goods and indicate payment by credit card**

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK )

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000250979	A	20000914	JP 9948194	A	19990225	200057 B

Priority Applications (No Type Date): JP 9948194 A 19990225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000250979	A		12	G06F-017/60	

Abstract (Basic): JP 2000250979 A

NOVELTY - The virtual store apparatus enables a visitor to purchase at once from virtual stores and to perform selection designation of goods. If the visitor indicates payment by credit card, the prices of the purchased goods are added and it will be judged whether payment of the total by credit card is recognized. The sales process of the purchased goods will be performed if settlement by credit card is recognized.

DETAILED DESCRIPTION - A list of goods sold at each of several stores registered as virtual stores is displayed for every store.

USE - None given.

ADVANTAGE - Reduces shopper's burden since goods can be purchased at once from several **virtual** stores and **accounts** can be **settled** with **credit card**.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the tenant management system.

pp; 12 DwgNo 1/14

Title Terms: VIRTUAL; STORAGE; APPARATUS; MANAGEMENT; SYSTEM; ENABLE; VISIT  
; PURCHASE; VIRTUAL; STORAGE; PERFORMANCE; SELECT; DESIGNATED; GOODS;  
INDICATE; PAY; CREDIT; CARD  
Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

15/5/22 (Item 20 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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013130876 \*\*Image available\*\*  
WPI Acc No: 2000-302747/200026  
Related WPI Acc No: 1998-145927  
XRPX Acc No: N00-226249

**Account security providing apparatus for use in financial transaction,  
processes transaction on electric money account holder in conjunction  
with limitation and restriction**

Patent Assignee: BOCK R R (BOCK-I); JOAO R A (JOAO-I)  
Inventor: BOCK R R; JOAO R A  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6047270	A	20000404	US 96694199	A	19960808	200026 B
			US 97873945	A	19970612	
			US 97918284	A	19970825	
			US 98169053	A	19981009	

Priority Applications (No Type Date): US 98169053 A 19981009; US 96694199 A  
19960808; US 97873945 A 19970612; US 97918284 A 19970825

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6047270	A		75	G06F-017/60	Cont of application US 96694199 Cont of application US 97873945 CIP of application US 98169053 Cont of patent US 5878337

Abstract (Basic): US 6047270 A

NOVELTY - The limitation and restriction on usage of electronic money account received from an account holder is stored in a memory. A processor processes a transaction on the electronic money account in conjunction with limitation and restriction and outputs an approval and disapproval signal to the account holder.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for account security providing method.

USE - For electronic transaction between point-of-sale device and customer to provide financial transaction and/or wireless communication device authorization, notification and/or security for any number and/or types of accounts including credit and accounts, charge card accounts, debit card accounts, currency card accounts or **smart card accounts**, **electronic money** or **electronic cash accounts** and/or other **transaction card accounts**, financial accounts, brokerage accounts, saving accounts, checking accounts, automated teller machine accounts, wireless or cellular device or telephone accounts.

ADVANTAGE - Provides real time notification of financial transaction.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of account security providing apparatus.

pp; 75 DwgNo 1/20

Title Terms: ACCOUNT; SECURE; APPARATUS; FINANCIAL; TRANSACTION; PROCESS;  
TRANSACTION; ELECTRIC; MONEY; ACCOUNT; HOLD; CONJUNCTION; LIMIT; RESTRICT  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

15/5/23 (Item 21 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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012640217 \*\*Image available\*\*  
WPI Acc No: 1999-446321/199938  
XRPX Acc No: N99-333078

**Financial transactions system using smart card**

Patent Assignee: CITICORP DEV CENT INC (CITI-N)

Inventor: KAWAN J C

Number of Countries: 029 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 935224	A2	19990811	EP 98204345	A	19981218	199938 B
JP 11328295	A	19991130	JP 9927949	A	19990204	200007
US 6012049	A	20000104	US 9818791	A	19980204	200008
SG 70662	A1	20000222	SG 985607	A	19981214	200018
TW 412696	A	20001121	TW 99100724	A	19990118	200121
US 6289324	B1	20010911	US 9818791	A	19980204	200154
			US 2000477455	A	20000104	

Priority Applications (No Type Date): US 9818791 A 19980204; US 2000477455 A 20000104

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 935224 A2 E 12 G07F-007/10

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT

LI LT LU LV MC MK NL PT RO SE SI

JP 11328295 A 11 G06F-019/00

US 6012049 A G06F-015/30

SG 70662 A1 G06F-015/30

TW 412696 A G06F-017/60

US 6289324 B1 G06F-017/60 Cont of application US 9818791

Cont of patent US 6012049

Abstract (Basic): EP 935224 A2

NOVELTY - A financial information and transaction system comprises of a host financial computer system, at least one terminal providing a user interface for accessing the host financial computer system, a smart card interface device, and a smart card. The host system is used to maintain records of user account information. The host financial computer system includes a device for transmitting and receiving data corresponding to the user account information.

DETAILED DESCRIPTION - Access to the records, in the smart card, of user account information are organized in a hierarchy of three or more levels. The hierarchy of three or more levels comprises an initial level, a final level, and one or more intervening levels. The records of user account information are accessed by passing through the hierarchy of three or more levels, and where an interface device is provided for allowing access to the final level in the hierarchy by an automated task without passing through one or more intervening levels.

USE - For **smart cards** to make **transactions** such as e.g. **deposit funds**, withdraw funds, exchange currency, transfer funds, purchase or sale stock.

ADVANTAGE - Permits the customer to establish a personal navigation path that will convey the customer directly to one or more desired menu screens. Present invention can be employed in conjunction with ATM devices, home banking terminals, and other terminals which permit the use of smart cards.

DESCRIPTION OF DRAWING(S) - The block diagram shows a financial information and transaction system in accordance with the invention.

pp; 12 DwgNo 1/3

Title Terms: FINANCIAL; TRANSACTION; SYSTEM; SMART; CARD

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-015/30; **G06F-017/60** ; G06F-019/00; G07F-007/10

International Patent Class (Additional): G06K-019/00; G07F-007/08; G07F-019/00

File Segment: EPI

15/5/24 (Item 22 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012579891      \*\*Image available\*\*

WPI Acc No: 1999-385998/199932

XRPX Acc No: N99-289020

**Remote financial transaction performing apparatus for e.g. purchasing pre-paid telephone cards**

Patent Assignee: GTECH RHODE ISLAND CORP (GTEC-N)

Inventor: MCGRANAHAN R G; SAPP C A

Number of Countries: 082    Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9931600	A1	19990624	WO 98US26725	A	19981216	199932    B
AU 9919995	A	19990705	AU 9919995	A	19981216	199948

Priority Applications (No Type Date): US 97991816 A 19971216

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9931600	A1	E	80	G06F-015/00	
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Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9919995	A			G06F-015/00	Based on patent WO 9931600
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Abstract (Basic): WO 9931600 A1

NOVELTY - The apparatus includes a host computer remote from a slave unit with a data input device and printer. The host and slave may be connected by way of a dial connection, wireless link or the internet. A customer enters the desired monetary amount and method of payment for the transaction and the slaves' processor communicates this to the host. The host returns data and commands that allow the slave to print a transaction document. The transaction documents are preprinted with a logo and are free from recurring form data.

USE - For processing financial transactions, especially purchasing and producing money orders and prepaid telephone cards, and **paying bills** remote from **banks** using **e.g. cash, credit card, electronic benefit transfer (EBT) card, and debit card**.

ADVANTAGE - Increases security of operations so that it is less easy to fraudulently cash in stolen transaction documents as they do not carry the unique printed data from the host. More convenient method of acquiring transaction remote from a bank.

DESCRIPTION OF DRAWING(S) - The drawing shows the stock sheet (transaction document) after printing.

pp; 80 DwgNo 4b/31

Title Terms: REMOTE; FINANCIAL; TRANSACTION; PERFORMANCE; APPARATUS;

PURCHASE; PRE; PAY; TELEPHONE; CARD

Derwent Class: T01; T04; T05; W01

International Patent Class (Main): G06F-015/00

International Patent Class (Additional): G06F-015/30; **G06F-017/60** ; G06K-005/00

File Segment: EPI

15/5/25      (Item 23 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012413837      \*\*Image available\*\*

WPI Acc No: 1999-219945/199919

XRPX Acc No: N99-162783

**Credit card authentication system for settling accounts incurred in e.g. outdoor sale, taxi - has radio circuit which connects one or more radio base stations to credit card authenticating terminal**

Patent Assignee: HORIE J (HORI-I)

Number of Countries: 001    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11053647	A	19990226	JP 97219887	A	19970731	199919 B

Priority Applications (No Type Date): JP 97219887 A 19970731

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 11053647	A	5	G07G-001/12	

Abstract (Basic): JP 11053647 A

NOVELTY - An exclusive data circuit (5) connects the host computers (4a-4c) of a credit card company to one of two radio base stations (2). A radio circuit (6) connects the radio base stations to a credit card authenticating terminal (CAT) (1). The radio circuit is always shifted into a connecting condition while the CAT is operating. DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the terminal used in authenticating credit cards.

USE - For settling accounts incurred in e.g. outdoor sale, taxi.

ADVANTAGE - Customer is not made to wait for extended periods of time while verifying authenticity of credit card used. DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the notional structure of the credit card authentication system. (2) Radio base stations; (4a-4c) Host computers; (5) Exclusive data circuit; (6) Radio circuit; (1) Credit card authenticating terminal.

Dwg.1/1

Title Terms: CREDIT; CARD; AUTHENTICITY; SYSTEM; SETTLE; ACCOUNT; INCUR; OUTDOOR; SALE; TAXI; RADIO; CIRCUIT; CONNECT; ONE; MORE; RADIO; BASE; STATION; CREDIT; CARD; AUTHENTICITY; TERMINAL

Derwent Class: P85; T01; T05; W01; W02

International Patent Class (Main): G07G-001/12

International Patent Class (Additional): G06F-017/60 ; G06K-017/00;

G09C-001/00; H04B-007/26; H04L-009/16; H04M-011/00

File Segment: EPI; EngPI

15/5/26 (Item 24 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012274610 \*\*Image available\*\*

WPI Acc No: 1999-080716/199907

XRPX Acc No: N99-058123

**Customers product and services billing method for on-line computer network - involves transmitting transaction charge price calculated by applying currency exchange rate to stored price expressed in second currency differing from first currency to credit processor by host data centre**

Patent Assignee: MICROSOFT CORP (MICR-N)

Inventor: REEDER M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5852812	A	19981222	US 95518253	A	19950823	199907 B

Priority Applications (No Type Date): US 95518253 A 19950823

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5852812	A	26	G06F-017/60	

Abstract (Basic): US 5852812 A

The method involves receiving a notification of the transaction by a host data center (A). A first local currency for **billing the credit card account** of the **network customer** (10) for the transaction is then determined.

A transaction charge price expressed in terms of the first local currency is calculated by applying a currency exchange rate to a stored price expressed in a second currency differing from the first currency



followed by transmitting the calculated price to a credit processor by the host data centre.

ADVANTAGE - Facilitates handling issues of high-volume scalability and response time by using number of techniques. Alleviates performance problems since ability to run many tasks simultaneously within windows NT operating system is realised. Provides high throughput thereby facilitating customers to notify charges of their account via on-line statements.

Dwg.1,5/12

Title Terms: CUSTOMER; PRODUCT; SERVICE; BILL; METHOD; LINE; COMPUTER; NETWORK; TRANSMIT; TRANSACTION; CHARGE; PRICE; CALCULATE; APPLY; CURRENCY; EXCHANGE; RATE; STORAGE; PRICE; EXPRESS; SECOND; CURRENCY; DIFFER; FIRST; CURRENCY; CREDIT; PROCESSOR; HOST; DATA; CENTRE  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

15/5/27 (Item 25 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012033553 \*\*Image available\*\*

WPI Acc No: 1998-450463/199839

XPX Acc No: N98-351371

**Electronic account settlement method for e.g. internet, personal computer communication - involves performing change process after confirming payment request corresponds to recitation number which passes from orderer through order tip to financial institution.**

Patent Assignee: CWL KK (CWLC-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10187845	A	19980721	JP 96342855	A	19961224	199839 B

Priority Applications (No Type Date): JP 96342855 A 19961224

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 10187845	A	4	G06F-019/00	

Abstract (Basic): JP 10187845 A

The method involves sending the data required for change from an orderer (1) to a financial institution (4) by electronic mail. The data are sent together with a recitation number and an account number. The purchase order contents and the recitation number are sent to an order tip (5) by electronic mail.

The order tip sends the recitation number from the orderer to the financial institution by electronic mail to double check. A change process is performed after the payment request is confirmed with the recitation number that passed from the orderer through the order tip to the financial institution.

ADVANTAGE - Performs safe **electronic settlement of accounts** by **electronic** mail with using **credit card**.

Dwg.1/3

Title Terms: ELECTRONIC; ACCOUNT; SETTLE; METHOD; PERSON; COMPUTER; COMMUNICATE; PERFORMANCE; CHANGE; PROCESS; AFTER; CONFIRM; PAY; REQUEST; CORRESPOND; NUMBER; PASS; THROUGH; ORDER; TIP; FINANCIAL; INSTITUTION  
Derwent Class: T01; T05; W01  
International Patent Class (Main): G06F-019/00  
International Patent Class (Additional): G06F-017/60  
File Segment: EPI

15/5/28 (Item 26 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011885460    \*\*Image available\*\*  
WPI Acc No: 1998-302370/199827  
XRPX Acc No: N98-236946

**Information communication method in Internet - involves decoding divided multiple blocks which are received at reception terminal through different communication channels, respectively**

Patent Assignee: COMPUTER CONSULTING YG (COMP-N)  
Number of Countries: 001    Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10105603	A	19980424	JP 96253163	A	19960925	199827 B

Priority Applications (No Type Date): JP 96253163 A 19960925

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10105603	A		10	G06F-017/60	

Abstract (Basic): JP 10105603 A

The method involves dividing the information which is to be transmitted from a transmission terminal to a reception terminal into multiple blocks. The divided multiple blocks are transmitted from the transmission terminal to the reception terminal through different communication channels, respectively. Multiple blocks received at the reception terminal are then decoded.

USE - For **settlement** of shopping **accounts** through **Internet** by using **credit cards**.

ADVANTAGE - Secures information such as credit card number utilised for accounts settlement in goods purchase on Internet, from alteration and counterfeit. Eliminates illegal interception of all information.

Dwg.1/6

Title Terms: INFORMATION; COMMUNICATE; METHOD; DECODE; DIVIDE; MULTIPLE; BLOCK; RECEIVE; RECEPTION; TERMINAL; THROUGH; COMMUNICATE; CHANNEL; RESPECTIVE

Derwent Class: P85; T01; T05

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): G06F-013/00; G09C-001/00

File Segment: EPI; EngPI

15/5/29    (Item 27 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011680611    \*\*Image available\*\*  
WPI Acc No: 1998-097520/199809  
XRPX Acc No: N98-078420

**Money processing system for e.g. bank machine such as cash dispenser or ATM - has data processing card which transmits card data to money processing apparatus that performs money processing based on received card data**

Patent Assignee: SONY CORP (SONY )

Number of Countries: 001    Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9326069	A	19971216	JP 96163788	A	19960604	199809 B

Priority Applications (No Type Date): JP 96163788 A 19960604

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 9326069	A		10	G07F-007/08	

Abstract (Basic): JP 9326069 A

The system has a first memory (11) that stores card data. An input unit (6), a second memory (10) and a display unit (5) inputs, stores and displays a predetermined data, respectively. The predetermined data is transmitted as an infrared signal by an infrared communication unit (7). A card data indicated by a transmitting instruction is read from

the first memory, and sent via the communication unit. An data on the money processing result is received by the communication unit, stored by the second memory and shown as a table by the display unit.

A control unit (8) reads the data on the money processing result from the second memory according to an input transmitting instruction, and transmits the read data via the infrared communication unit. The first and second memories, input unit (6), infrared communication unit and control unit forms an data-processing card (4). A money processing apparatus receives and demodulates the predetermined data and card data from the data processing card, does a money processing based on the card data, and sends the data on the money processing result.

ADVANTAGE - Card data can be sent even if card is not inserted into money processing apparatus.

Dwg.3/7

Title Terms: MONEY; PROCESS; SYSTEM; BANK; MACHINE; CASH; DISPENSE; ATM; DATA; PROCESS; CARD; TRANSMIT; CARD; DATA; MONEY; PROCESS; APPARATUS; PERFORMANCE; MONEY; PROCESS; BASED; RECEIVE; CARD; DATA

Derwent Class: T01; T05

International Patent Class (Main): G07F-007/08

International Patent Class (Additional): G06F-017/60 ; G06F-019/00;

G06K-017/00; G07D-009/00

File Segment: EPI

15/5/30 (Item 28 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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011499024 \*\*Image available\*\*

WPI Acc No: 1997-476937/199744

XRPX Acc No: N97-397721

**Electronic account settlement method for e.g. retail store - by using card e.g. credit card, money card to pay for purchased item in retail store**

Patent Assignee: MORIMURA I (MORI-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9223182	A	19970826	JP 9665088	A	19960215	199744 B

Priority Applications (No Type Date): JP 9665088 A 19960215

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 9223182	A		7	G06F-019/00	

Abstract (Basic): JP 9223182 A

The method involves inputting the amount of money to the mobile unit (2) of a base station (1) along with a code number. Data is transmitted to a financial institution in which a customer has an account.

The amount is subtracted from the deposit balance or credit balance of the customer together with the interest and service fee **charged** by the **financial institution**. A card e.g. **credit card**, money card, is inserted in the mobile unit of the base station (1), linked to a telephone circuit, to pay for a purchased item in a retail store.

ADVANTAGE - Allows customer to go shopping without bringing money. Does not accumulate cash since purchase payment is turned into account payment. Obtains reduction in accounting expense, cash transfer in bank, and profits on security. Attains full participation of capital circulation to expenditure with respect to transfer of salary. Allows both bank and credit company to collect fees from settlement of account in retail store.

Dwg.2/3

Title Terms: ELECTRONIC; ACCOUNT; SETTLE; METHOD; RETAIL; STORAGE; CARD; CREDIT; CARD; MONEY; CARD; PAY; PURCHASE; ITEM; RETAIL; STORAGE

Derwent Class: P76; T01; T05; W01

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): B42D-015/10; G06F-017/60 ;  
G07D-009/00; G07F-007/08; G07G-001/12  
File Segment: EPI; EngPI

15/5/31 (Item 29 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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011291257 \*\*Image available\*\*  
WPI Acc No: 1997-269162/199724  
XRPX Acc No: N97-223042

**Credit data processor related to credit card accounting system  
using electronic cash register etc. - has CPU to compute part payment  
towards each instalment by dividing month and days assigned each batch**

Patent Assignee: TOKYO ELECTRIC CO LTD (TODK )  
Number of Countries: 001 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 9097369	A	19970408	JP 95253967	A	19950929	199724 B

Priority Applications (No Type Date): JP 95253967 A 19950929  
Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 9097369	A	6	G07F-007/08	

Abstract (Basic): JP 9097369 A

The credit data processor has a CPU (11) which performs all the following computation under a set of control program modules. While operating under the batch mode the days and months are computed according to the set span or interval of the batch. When instalment payment is selected the days and months are divided according to the number of instalments. Then the part payment for each instalment is computed based on the division result. The division payment print controller program generates the required voucher or bill which contains the instalment payment amount and other details.

ADVANTAGE - Simplifies checking of amount indicated in voucher. Printout credit payment due amount corresponding to each batch or single instalment.

Dwg.2/5

Title Terms: CREDIT; DATA; PROCESSOR; RELATED; CREDIT; CARD; ACCOUNT;  
SYSTEM; ELECTRONIC; CASH; REGISTER; CPU; COMPUTATION; PART; PAY; DIVIDE;  
MONTH; DAY; ASSIGN; BATCH  
Derwent Class: T01; T05  
International Patent Class (Main): G07F-007/08  
International Patent Class (Additional): G06F-017/60 ; G07F-009/00  
File Segment: EPI

15/5/32 (Item 30 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
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011258188 \*\*Image available\*\*  
WPI Acc No: 1997-236091/199721  
XRPX Acc No: N97-195168

**Financial access system for prompt user account examination - transfers  
financial transactions , e.g. credit card use, using TCP/IP  
protocol to Internet host site that is accessible to user for  
interrogation**

Patent Assignee: BLOCK FINANCIAL CORP (BLOC-N)  
Inventor: ANDERSON W P; CUNNIGHAM G; GELLER J B; MASON B; RODGERS K  
Number of Countries: 019 Number of Patents: 001  
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9714108	A1	19970417	WO 96US16567	A	19961011	199721 B

Priority Applications (No Type Date): US 95541045 A 19951011

Cited Patents: 4.Jnl.Ref; US 5230048

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9714108 A1 E 24 G06F-017/60

Designated States (National): AT CA CH DE DK ES GB JP LU PT SE

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE

Abstract (Basic): WO 9714108 A

The financial information access service is provided via the Internet or other on-line service. A financial card, e.g. credit card (24) is used to make a purchase at a retailer who uses a dial terminal (22) to communicate with an authorisation centre (20). The transaction may be reported to the user's bank (18) or other financial service and can be forwarded to the information access service provider (14).

A user (10) can use a variety of computer interfaces to contact the information access host over the Internet or on-line service. The user can interrogate their own financial transactions and have them downloaded into an accounting package.

ADVANTAGE - Allows users to have up-to-date record of their transactions and incorporate them into other packages.

Dwg.3/6

Title Terms: FINANCIAL; ACCESS; SYSTEM; PROMPT; USER; ACCOUNT; EXAMINATION; TRANSFER; FINANCIAL; TRANSACTION; CREDIT; CARD; IP; PROTOCOL; HOST; SITE; ACCESS; USER; INTERROGATION

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-007/52

File Segment: EPI

15/5/33 (Item 31 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009821565 \*\*Image available\*\*

WPI Acc No: 1994-101421/199412

XRPX Acc No: N94-079282

**Fraudulent transaction detection using predictive modelling and pattern recognition - using predictive model of past transaction data, current**

**transaction data and customer data to generate signal of fraud likelihood**

Patent Assignee: HNC INC (HNCH-N); HNC SOFTWARE INC (HNCS-N)

Inventor: BIAFORE L S; FERGUSON W M; GOPINATHAN K M; LAZARUS M A; PATHRIA A K; JOST A

Number of Countries: 045 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9406103	A1	19940317	WO 93US8400	A	19930907	199412 B
AU 9348500	A	19940329	AU 9348500	A	19930907	199430
EP 669032	A1	19950830	EP 93921393	A	19930907	199539
			WO 93US8400	A	19930907	
JP 8504284	W	19960507	WO 93US8400	A	19930907	199646
			JP 94507504	A	19930907	
EP 669032	B1	19971119	EP 93921393	A	19930907	199751
			WO 93US8400	A	19930907	
DE 69315356	E	19980102	DE 615356	A	19930907	199806
			EP 93921393	A	19930907	
			WO 93US8400	A	19930907	
ES 2108880	T3	19980101	EP 93921393	A	19930907	199809
US 5819226	A	19981006	US 92941971	A	19920908	199847
US 6330546	B1	20011211	US 92941971	A	19920908	200204
			US 98167102	A	19981005	

Priority Applications (No Type Date): US 92941971 A 19920908; US 98167102 A 19981005

Cited Patents: EP 418144; EP 421808; WO 8906398

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
WO 9406103 A1 E 64 G07F-007/10  
Designated States (National): AT AU BB BG BR BY CA CH CZ DE DK ES FI GB  
HU JP KP KR KZ LK LU LV MG MN MW NL NO NZ PL PT RO RU SD SE SK UA VN  
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL  
OA PT SE  
AU 9348500 A G07F-007/10 Based on patent WO 9406103  
EP 669032 A1 E 1 G07F-007/10 Based on patent WO 9406103  
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC  
NL PT SE  
JP 8504284 W 81 G06F-017/60 Based on patent WO 9406103  
EP 669032 B1 E 53 G07F-007/10 Based on patent WO 9406103  
Designated States (Regional): DE ES FR GB IT NL  
DE 69315356 E G07F-007/10 Based on patent EP 669032  
Based on patent WO 9406103  
ES 2108880 T3 G07F-007/10 Based on patent EP 669032  
US 5819226 A G06F-157/00  
US 6330546 B1 G06F-017/60 Cont of application US 92941971  
Cont of patent US 5819226

Abstract (Basic): WO 9406103 A

The method involves detecting fraudulent transactions using a predictive model, e.g a neural network, to evaluate individual customer accounts and identify potentially fraudulent transactions based on learned relationships among known variables. The predictive model is developed from past transaction data, and is stored in a computer.

Current transaction and customer data is obtained, and a signal indicating the likelihood of fraud is generated in response to the application of the current transaction and customer data to the stored predictive model. Reason codes indicating relative contributions of various variables to a particular result may be output.

USE - Detection of fraudulent use of customer accounts and account number e.g credit card transactions .

Dwg.1/21

Title Terms: FRAUD; TRANSACTION; DETECT; PREDICT; MODEL; PATTERN; RECOGNISE  
; PREDICT; MODEL; PASS; TRANSACTION; DATA; CURRENT; TRANSACTION; DATA;  
CUSTOMER; DATA; GENERATE; SIGNAL; FRAUD

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60 ; G06F-157/00; G07F-007/10

International Patent Class (Additional): G06F-015/21; G07F-007/08;

G07F-007/12

File Segment: EPI

15/5/34 (Item 32 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2002 Thomson Derwent. All rts. reserv.

004824453

WPI Acc No: 1986-327794/198650

XRAM Acc No: C86-141845

XRPX Acc No: N86-244614

**High volatility airborne material detector - uses high sensitivity ion mobility spectrometer for data output**

Patent Assignee: ANALYTICAL INSTR LTD (ANAL-N)

Inventor: JENKINS A

Number of Countries: 002 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2176008	A	19861210	GB 866581	A	19860317	198650 B
US 4772794	A	19880920	US 86844857	A	19860327	198840

Priority Applications (No Type Date): GB 8513687 A 19850530; GB 866581 A 19860317

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

## Abstract (Basic): GB 2176008 A

A low volatility airborne material detector has a rotating carrier disc (10), usually made of silica, and an air stream **deposits** the material for analysis through the first segment (12) of the stationary body. The disc carries the material over the second segment (22) which is a pre-stripper where a heated dry purge gas removes the more volatile impurities. The third segment (28) contains an ioniser where a quiet corona discharge **deposits** electrons on the carrier disc which are then removed by a positively **charged** electrode located in the fourth segment (36). The fifth segment (39) has an ion mobility spectrometer with a drift tube to lift ionised material off the disc to be measured **electronically**.

Specifically, the carrier disc (or trap) (10) can also be made of other electrical insulating materials, e.g. quartz, P.T.F. E., perspex, glass, etc.

USE/ADVANTAGE - To study surface contamination of silica substrates use in **electronic** components, to detect drugs or organo nitro compounds, and for plume studies of smokestacks. An ion collection efficiency of almost 100% is claimed using this type of ion mobility spectrometer, detecting down to 1 part in 10 power 15 parts of air.  
(8pp Dwg.No.9/10)

Title Terms: HIGH; VOLATILE; AIRBORNE; MATERIAL; DETECT; HIGH; SENSITIVE; ION; MOBILE; SPECTROSCOPE; DATA; OUTPUT

Index Terms/Additional Words: SURFACE; CONTAMINATE; SILICA; SUBSTRATE; PLUME; SMOKE; STACK; DRUG; DETECT; ORGANO; NITRO; POLY; TETRA; FLUOROETHYLENE

Derwent Class: A89; J04; S03

International Patent Class (Additional): G01N-027/62; G01N-030/70

File Segment: CPI; EPI

Set	Items	Description
S1	49	AU=(BARBARA E? OR BARBARA, E ? OR JENKINS, A ? OR JENKINS - A?)
S2	96714	BANK? OR FINANCIAL()INSTITUTION? OR SAVING?()LOAN? OR S(1W- )L
S3	1019433	ACCOUNT? OR CHECKING? OR SAVING? OR SHAR? OR DEPOSIT? OR W- ITHDRAW? OR TRANSFER? OR FUND?
S4	1034810	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB OR WEB()- (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOMEPAGE OR HOME(- )PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER OR E OR ELECTRON- IC? OR VIRTUAL?
S5	395231	PAY????? OR TRANSACT? OR BILL???? OR CHARG? OR SETTLE? OR D- UES OR CASH?
S6	39733	(SMART OR BANK OR CREDIT OR DEBIT OR CHARGE OR UNIVERSAL OR CHIP OR INTELLIGENT)()CARD? ? OR CREDITCARD? OR DEBITCARD? OR CHIPCARD? OR VISA OR MASTERCARD? OR BANKCARD? OR ATM OR TELL- ER()MACHINE? OR CASH()POINT?
S7	3	S1 AND S2 AND S3 AND S4 AND S5 AND S6
S8	47377	S3(2N)S4
S9	343	(S8(5N)S5)(5N)S6
S10	124	S9(S)S2
S11	127	S10 OR S7
S12	50	S11 AND IC=G06F-017/60
S13	84	S9(10N)S2
S14	87	S13 OR S7

**S15 35 S14 AND IC=G06F-017/60**

?show files

File 348:EUROPEAN PATENTS 1978-2002/APR W02

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020418,UT=20020411

(c) 2002 WIPO/Univentio



15/3,K/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2002 European Patent Office. All rts. reserv.

01355008

**E-Commerce payment system**  
**Zahlungssystem fur elektronischen Handel**  
**Systeme de paiement de commerce electronique**  
PATENT ASSIGNEE:

Aspect Internet Holding Limited, (3291460), 28-30, Kirby Street, London  
EC1N 8TE, (GB), (Applicant designated States: all)

INVENTOR:

Russel, Jon, Aspect Internet Ltd., 28-30, Kirby Street, London EC1N 8TE,  
(GB)  
Beitner, Nick, Aspect Internet Ltd., 28-30, Kirby Street, London EC1N 8TE  
, (GB)  
Underwood, Richard, Aspect Internet Ltd., 28-30, Kirby Street, London  
EC1N 8TE, (GB)  
Durdrey, Oliver, Aspect Internet Ltd., 28-30, Kirby Street, London EC1N  
8TE, (GB)  
Jordan, Will, Aspect Internet Ltd., 28-30, Kirby Street, London EC1N 8TE,  
(GB)

LEGAL REPRESENTATIVE:

Leeming, John Gerard (74731), J.A. Kemp & Co., 14 South Square, Gray's  
Inn, London WC1R 5JJ, (GB)

PATENT (CC, No, Kind, Date): EP 1156435 A2 011121 (Basic)

APPLICATION (CC, No, Date): EP 2001107805 010405;

PRIORITY (CC, No, Date): GB 947800 000417

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 67

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200147	520
SPEC A	(English)	200147	3467
Total word count - document A			3987
Total word count - document B			0
Total word count - documents A + B			3987

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION verifying the payment to be credited to the card and may  
also be carried out **electronically** by **transfer** from a conventional  
credit or **charge card**. **Electronic transfers** from **on - line**  
**banking** systems may also be permitted, as may transfers between pre-pay  
cards of the invention...

15/3,K/2 (Item 2 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
(c) 2002 European Patent Office. All rts. reserv.

01319025

**Customization of electronic content based on consumer attributes**  
**Auf Kundendaten basierte individuelle Anpassung von elektronischen Inhalten**  
**Personnalisation du contenu electronique sur la base des attributs du**  
**consommateur**

PATENT ASSIGNEE:

Encirq Corporation, (2927961), 149 Bluxome Street, San Francisco, CA  
94107, (US), (Applicant designated States: all)

INVENTOR:

Kramer, Glenn A., 752 Grand View Avenue, San Francisco, California 94114,

(US)

Vogel, Mark B., 378 Sanchez Street, San Francisco, California 94114, (US)

Posner, David B., 4030 Altadena Lane, San Jose, California 95127, (US)

LEGAL REPRESENTATIVE:

McLeish, Nicholas Alistair Maxwell et al (74621), Boulton Wade Tennant

Verulam Gardens 70 Gray's Inn Road, London WC1X 8BT, (GB)

PATENT (CC, No, Kind, Date): EP 1126392 A2 010822 (Basic)

EP 1126392 A3 011017

APPLICATION (CC, No, Date): EP 2001201364 990707;

PRIORITY (CC, No, Date): US 91979 P 980707; US 235610 990130; US 241546  
990201

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 1093603 (EP 99943609)

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 143

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200134	2955
SPEC A	(English)	200134	20454
Total word count - document A			23409
Total word count - document B			0
Total word count - documents A + B			23409

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION systems. Many consumers access the Internet or private networks to review information such as personal bank statements, credit card reports, stock portfolios, online account balances, online transaction receipts, commercial web sites, personal home pages, and the like. Some of this structured information...

15/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01281249

**Electric equipment servicing method and system**

**System und Verfahren für den Unterhalt von elektrischen Geräten**

**Systeme et methode d'entretien d'equipement electrique**

PATENT ASSIGNEE:

GENERAL ELECTRIC COMPANY, (203903), 1 River Road, Schenectady, NY 12345,

(US), (Applicant designated States: all)

INVENTOR:

Kliman, Gerald Burt, 2263 Sweetbrier Road, Niskayuna, New York 12309,

(US)

Koegl, Rudolph Alfred Albdert, 836 Beech Drive, Niskayuna, New York 12309

, (US)

Shah, Manoj Ramprasad, 4 Chippendale Court, Latham, New York 12110, (US)

Premarlani, William James, 133 Woodhaven Drive, Scotia, New York 12302,

(US)

LEGAL REPRESENTATIVE:

Goode, Ian Roy (31097), GE LONDON PATENT OPERATION, Essex House, 12/13

Essex Street, London WC2R 3AA, (GB)

PATENT (CC, No, Kind, Date): EP 1102185 A2 010523 (Basic)

APPLICATION (CC, No, Date): EP 2000310019 001110;

PRIORITY (CC, No, Date): US 442047 991116

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60 ; G06F-017/40

ABSTRACT WORD COUNT: 105

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200121	689
SPEC A	(English)	200121	5414
Total word count - document A			6103
Total word count - document B			0
Total word count - documents A + B			6103

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION have a number of options to select from with respect to payment data such as **credit card** or **bank account** information via **Internet** or phone line and **payment** timing such as one payment or multiple payments, for example. Further options may include options...

15/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

00927694

**Electronic commerce support method and apparatus**

**Verfahren und Apparat zum Unterstutzen des elektronischen Handels**

**Methode et appareil de soutien pour le commerce electronique**

PATENT ASSIGNEE:

Hitachi, Ltd., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo  
101, (JP), (Applicant designated States: all)

INVENTOR:

Ono, Toshiyuki, 2-4, Shinbokuhoncho-1-chome, Miyamae-ku, Kawasaki-shi,  
(JP)

Yasunobu, Chizuko, 4-15-1701, Nishioi-1-chome, Shinagawa-ku, Tokyo, (JP)

LEGAL REPRESENTATIVE:

Hackney, Nigel John et al (76991), Mewburn Ellis, York House, 23 Kingsway  
, London WC2B 6HP, (GB)

PATENT (CC, No, Kind, Date): EP 845749 A2 980603 (Basic)  
EP 845749 A3 000209

APPLICATION (CC, No, Date): EP 97309541 971126;

PRIORITY (CC, No, Date): JP 96317439 961128

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

ABSTRACT WORD COUNT: 392

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9823	2735
SPEC A	(English)	9823	6262
Total word count - document A			8997
Total word count - document B			0
Total word count - documents A + B			8997

INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION and the delivery managing server required for the processing. The payment methods include, for example, **credit card payment**, **electronic money payment**, **transfer** of funds between **bank** accounts, and so on. The delivery methods include, for example, home delivery, transmission of electronic...

15/3,K/5 (Item 5 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2002 European Patent Office. All rts. reserv.

00883803

**Virtual vending system and method for managing the distribution, licensing and rental of electronic data**

**Virtuelles Verkaufssystem und Verfahren zum Verwalten der Verteilung, der Lizenzierung und der Vermietung von elektronischen Daten**

**Systeme et methode virtuels de vente pour la gestion de la distribution, des licences et de la location de donnees electroniques**

PATENT ASSIGNEE:

SUN MICROSYSTEMS, INC., (1392730), 2550 Garcia Avenue, Mountain View, CA 94043, (US), (applicant designated states: DE;FR;GB;NL;SE)

INVENTOR:

Poggio, Andrew A., 2708 Gaspar Court, Palo Alto, CA 94306, (US)

Hejza, Leo A., 1146 Quince Avenue, Sunnyvale, CA 94087, (US)

LEGAL REPRESENTATIVE:

Zangs, Rainer E., Dipl.-Ing. et al (72561), Hoffmann Eitle, Patent- und Rechtsanwälte, Arabellastrasse 4, 81925 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 809221 A2 971126 (Basic)

EP 809221 A3 990630

APPLICATION (CC, No, Date): EP 97107454 970506;

PRIORITY (CC, No, Date): US 652778 960523

DESIGNATED STATES: DE; FR; GB; NL; SE

INTERNATIONAL PATENT CLASS: G07F-017/16; G07F-019/00; **G06F-017/60** ;

G06F-001/00

ABSTRACT WORD COUNT: 175

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	9711W3	1175
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SPEC A	(English)	9711W3	5271
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Total word count - document A	6446
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Total word count - document B	0
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Total word count - documents A + B	6446
------------------------------------	------

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION processes the transaction.

The digital cash interface 116 awaits for an indication from the electronic **banking** network 118 signifying successful completion of the payment **transaction** (i.e., **credit card** or **electronic funds transfer transaction** ). This indication is forwarded to the web server (step 712). If the payment transaction fails...

15/3,K/6 (Item 6 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2002 European Patent Office. All rts. reserv.

00499287

**METHOD AND SYSTEM FOR REMOTE DELIVERY OF RETAIL BANKING SERVICES**

**VERFAHREN UND SYSTEM ZUR FERNVERTEILUNG FUR DEN KLEINHANDELBANKVERKEHR**

**PROCEDE ET SYSTEME DE PRESTATION A DISTANCE DE SERVICES BANCAIRES DE DETAIL**

PATENT ASSIGNEE:

ONLINE RESOURCES & COMMUNICATIONS CORPORATION, (1387560), 1313 Dolly

Madison Boulevard, Suite 300, McLean, VA 22101, (US), (applicant

designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

LAWLOR, Matthew, P., 302 C Street N.E., Washington, DC 20036, (US)

CARMODY, Timothy, E., 1211 Summit Road, McLean, VA 22101, (US)

LEGAL REPRESENTATIVE:

Allman, Peter John et al (27675), MARKS & CLERK, Sussex House, 83-85

Mosley Street, Manchester M2 3LG, (GB)

PATENT (CC, No, Kind, Date): EP 504287 A1 920923 (Basic)  
EP 504287 A1 931222  
EP 504287 B1 990721  
WO 9109370 910627  
APPLICATION (CC, No, Date): EP 91901390 901210; WO 90US7153 901210  
PRIORITY (CC, No, Date): US 448170 891208  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE  
INTERNATIONAL PATENT CLASS: G06F-017/60 ; G07F-007/10; H04M-017/02  
NOTE:

No A-document published by EPO  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9929	2662
CLAIMS B	(German)	9929	2704
CLAIMS B	(French)	9929	3257
SPEC B	(English)	9929	28351
Total word count - document A			0
Total word count - document B			36974
Total word count - documents A + B			36974

INTERNATIONAL PATENT CLASS: G06F-017/60 ...

...SPECIFICATION s bank to print a unified statement listing the billpaying transactions as well as normal **bank transactions** ( e .g., **deposits** , debits, and **ATM** withdrawals).

Thus, once entered into the system a user terminal is linked in the preferred...by 1-2 days versus electronic billpaying systems. Secondly, payees may hold remittance accounts at **banks** who are members of the **ATM network** . Debited **funds** and **billing** information may be sent directly to these accounts. Payees who may not otherwise have the...

15/3,K/7 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00893463 \*\*Image available\*\*

**PAYMENT CERTIFICATION STRING AND RELATED ELECTRONIC PAYMENT SYSTEM AND METHOD**

**CHAINE DE CERTIFICATION DE PAIEMENT, SYSTEME ET METHODE DE PAIEMENT ELECTRONIQUE EN RAPPORT**

Patent Applicant/Assignee:

MOBIUS MANAGEMENT SYSTEMS INC, 120 Old Post Road, Rye, NY 10580, US, US  
(Residence), US (Nationality)

Inventor(s):

GROSS Mitchell I, 3 Columbus Circle, Eastchester, NY 10709, US,

Legal Representative:

LIPSITZ Randy (et al) (agent), Kramer Levin Naftalis & Frankel LLP, 919  
Third Avenue, New York, NY 10022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227615 A1 20020404 (WO 0227615)

Application: WO 2001US30380 20010928 (PCT/WO US0130380)

Priority Application: US 2000676692 20000929

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU  
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13580

Main International Patent Class: G06F-017/60

Fulltext Availability:  
Claims

Claim

... transmitting said electronic payment instruction to said biller;  
whereby said biller can process said electronic **payment** instruction  
over one of an **electronic network** for **transferring funds** among  
**financial institutions**, an electronic **cash** system, and an automated  
**teller machine** network, and receive payment from said source of funds.

12 The computerized system as claimed...transmitting said electronic  
payment instruction to said biller; whereby said biller can process said  
electronic **payment** instruction over one of an **electronic network**  
for **transferring funds** among **financial institutions**, an  
electronic **cash** system, and an automated **teller machine**  
network, and receive payment from said source of funds

47

SUBSTITUTE SHEET (RULE 26)

. The...

15/3,K/8 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00893450 \*\*Image available\*\*

**BUSINESS METHOD FOR INTERMEDIATING THE THINGS BY LOAN OF USE USING THE  
NETWORK AND COMPUTER READABLE MEDIUM HAVING STORED THEREON COMPUTER  
EXECUTABLE INSTRUCTION FOR PERFORMING THE METHOD  
PROCEDE COMMERCIAL D'INTERMEDIATION DE PRET DE CHOSES PAR UTILISATION DE  
RESEAU ET D'UN SUPPORT DE LECTURE INFORMATIQUE CONTENANT DES  
INSTRUCTIONS EXECUTABLES PERMETTANT DE METTRE EN OEUVRE LE PROCEDE**

Patent Applicant/Inventor:

HAN Hun-Ju, No.308-905, Samsungsan-Joogong Apartment, 1714 Sillim-dong,  
Gwanak-gu, Seoul 151-010, KR, KR (Residence), KR (Nationality)

Legal Representative:

RYU Wan-Su (et al) (agent), Byukcheon B/D. 4F, 1597-5, Seocho-dong,  
Seocho-gu, Seoul 137-876, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227594 A1 20020404 (WO 0227594)

Application: WO 2001KR1550 20010915 (PCT/WO KR0101550)

Priority Application: KR 200054414 20000916; KR 200135208 20010620

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 9107

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... exchange use is  
provided with compensation, the settlement method is one or more selected  
among **cash**, **credit card**, **depositing** without **bankbook**,  
**electronic settlement**, cyber money, and member point.

4

In accordance with the present invention, the comparing item...

...loan use is provided with compensation, the settlement method is one or more selected among **cash** , **credit card** , **depositing** without **bankbook** , **electronic settlement** , cyber money, and member point.

The Third object of the present invention may be achieved...

#### Claim

... exchange use is provided with compensation, the settlement method is one or more selected among **cash** , **credit card** , **depositing** without **bankbook** , **electronic settlement** , cyber money, and member point.

12 The method according to claim 1 , wherein comparing item...

...loan use is provided with compensation, the settlement method is one or more selected among **cash** , **credit card** , **depositing** without **bankbook** , **electronic settlement** , cyber money, and member point.

22 A computer readable medium having computer executable instruction for...

15/3,K/9 (Item 3 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00885077 \*\*Image available\*\*

**CERTIFICATE BAR-CODE CIRCULATING METHOD BY MOBILE COMMUNICATION TERMINAL AND COMPUTER READABLE MEDIUM STORED THEREON COMPUTER EXECUTABLE INSTRUCTION FOR PERFORMING THE SAME**

**PROCEDE DE MISE EN CIRCULATION DE CODE BARRE DE CERTIFICAT A L'AIDE D'UN TERMINAL DE COMMUNICATION MOBILE, ET INSTRUCTION DE MISE EN OEUVRE EXECUTABLE PAR ORDINATEUR STOCKEE SUR UN SUPPORT LISIBLE PAR ORDINATEUR**

Patent Applicant/Inventor:

KIM Jung-Yong, 503-301, Shin-nae Daelim Apartment, Muk-dong, Jungnang-gu, Seoul 131-140, KR, KR (Residence), KR (Nationality)

Legal Representative:

CHO Jin-Su (et al) (agent), Byukcheon B/D. 4F, 1597-5, Seocho-dong, Seocho-gu, Seoul 137-876, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219198 A1 20020307 (WO 0219198)

Application: WO 2001KR1413 20010821 (PCT/WO KR0101413)

Priority Application: KR 200048255 20000821; KR 200149493 20010817

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 8912

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

#### Detailed Description

... settlement known to those skilled in this art may be used. For example, methods for **settlement** by **credit card** , **cyber money** , **depositing** without **bankbook** within a fixed period of time, phone number of mobile communication terminal(a method that...

15/3,K/10 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00883037 \*\*Image available\*\*

**ONLINE DIRECT SETTLEMENT SYSTEM AND THE METHODS THEREOF**  
**SYSTEMES DE REGLEMENT DIRECT EN LIGNE ET PROCEDES ASSOCIES**

Patent Applicant/Assignee:

M ARCH INC, 1110 Anamtower, 702-110 Yeoksamdong, Kangnamgu, Seoul 135-080  
, KR, KR (Residence), KR (Nationality), (For all designated states  
except: US)

Patent Applicant/Inventor:

KANG Taegyo, 181-32 Jeongrungleong, Seongbukgo, Seoul 136-101, KR, KR  
(Residence), KR (Nationality), (Designated only for: US)  
YOON Jiyong, 1618-10 Shinlimdong, Kwanakgu, Seoul 151-900, KR, KR  
(Residence), KR (Nationality), (Designated only for: US)  
KANG Minsoo, 291-14 Shindang6dong, Junggu, Seoul 100-824, KR, KR  
(Residence), KR (Nationality), (Designated only for: US)

Legal Representative:

PARK Hyunchoel (agent), 196-180 Bongcheon1ldong, Kwanakgu, Seoul 151-817,  
KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217178 A1 20020228 (WO 0217178)  
Application: WO 2001KR1381 20010814 (PCT/WO KR0101381)  
Priority Application: KR 200046896 20000814; KR 200148752 20010813

Designated States: CN JP SG US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 10079

Main International Patent Class: **G06F-017/60**

English Abstract

...a method thereof for resolving the problems posed in the conventional  
settlement method using a **credit card** or a **bank account transfer**.  
The direct **on - line settlement** system according to the invention  
performs settlement by receiving a request for settlement including  
information...

15/3,K/11 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00876861 \*\*Image available\*\*

**VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS**

**SYSTEME DE TRANSFERT DE VALEUR POUR DES CLIENTS SANS COMPTE DE BANQUE**

Patent Applicant/Assignee:

EFT DATALINK INCORPORATED, 2389 Midway Road, Dallas, TX 75244, US, US  
(Residence), US (Nationality)

Inventor(s):

FARRIS Robert G, 4036 Morman, Addison, TX 75001, US,  
ROERICK Michael L, 4020 Brazos Drive, Carrollton, TX 75007, US,

Legal Representative:

CHAUZA Roger N (agent), Howison, Chauza, Thoma, Handley & Arnott, L.L.P.,  
P.O. Box 741715, Dallas, TX 75374-1715, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200211028 A1 20020207 (WO 0211028)  
Application: WO 2001US23644 20010727 (PCT/WO US0123644)  
Priority Application: US 2000221042 20000727

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW



(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 21496

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... who could benefit from electronic (i.e., "unbanked") commerce but who do not have established **bank** or **credit card** accounts . While **electronic transactions** constitute a considerable percentage of current commercial transactions, the benefits of electronic commerce could be...EFT "Switch" 40 is used to approve the transaction when customers indicate the method of **payments** is **bank cards** . There are **electronic funds transfer** service companies which currently approve such transactions for conventional ATMs and provide an interface to...a different location. The diagram of Fig. 4 illustrates many components and systems of a **banked** network 51 that is presently utilized for completing **electronic funds transactions** . To that end, the present **electronic funds transfer network** includes, for example, an **ATM** 52 for dispensing cash. The typical ATM transaction is a "**banked**" transaction, in that a bank 54 is necessary for completion of such type of transaction  
...

15/3,K/12 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00875779

**UNIVERSAL TRANSACTION MANAGER AGENT, SYSTEMS AND METHODS**  
**AGENT GESTIONNAIRE DE TRANSACTIONS UNIVERSEL, SYSTEMES ET PROCEDES**  
Patent Applicant/Inventor:

WILKMAN Michael A, 381 Hartz Avenue, Danville, CA 94526, US, US  
(Residence), US (Nationality)

Legal Representative:

DELANEY Karoline A (agent), Knobbe, Martens, Olson & Bear, LLP, 620  
Newport Center Drive, Sixteenth Floor, Newport Beach, CA 92660, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200208998 A1 20020131 (WO 0208998)

Application: WO 2001US22866 20010719 (PCT/WO US0122866)

Priority Application: US 2000220637 20000725

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 11367

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... In addition, the universal transaction manager may include the customer's account information, such as **credit card** account information, **debit card** account information, **on - line payment** information (e.g., **Paypal** information), **bank** account information, and so forth. The customer may set up rules that govern which accounts...

15/3,K/13 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00871900

METHOD AND SYSTEM FOR ON-LINE PAYMENTS  
PROCEDE ET SYSTEME POUR LES PAIEMENTS EN LIGNE

Patent Applicant/Assignee:

CITICORP CREDIT SERVICES INC, 399 Park Avenue, New York, NY 10022, US, US  
(Residence), US (Nationality)

Inventor(s):

BARBARA Ellen , 96 Loop Road, Bedford, NY 10506, US,

JENKINS Antony , 170 East 87th Street, #12B, New York, NY 10128, US

Legal Representative:

MARCOU George (agent), Kilpatrick Stockton LLP, 607 Fourteenth St., N.W.,  
Suite 900, Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200205192 A1 20020117 (WO 0205192)

Application: WO 2001US21803 20010711 (PCT/WO US0121803)

Priority Application: US 2000217489 20000711; US 2000219088 20000718

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16385

Inventor(s):

BARBARA Ellen ...

... JENKINS Antony

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... all available payment mechanisms, such as a paper check through the ACH system or a **credit card** to the merchant's system. The system for an embodiment of the present invention also includes, without limitation, any other bilateral **payment** process or private **payment** activity between individuals..

The **bill payment** aspect for an embodiment of the present invention integrates **bill payments** into the service and. provides an option, for example, to the recipient 14 of the \$50 gift to use the gift to **pay** the recipient's **bills** . Thus, the recipient 14 can take the \$50 gift and send (inverted exclamation mark)t to the telephone company or electric company or to the recipient's gardener to **pay** the recipient's **bills** , using a **bill payment** service. The **bill payments** aspect utilizes a **bill payment** service either to make the **payment** : directly or to cut a check, depending upon the **payee** of the **bill payment** . The system of the present invention does not necessarily make **payments** directly to a **biller** , for example, but uses and integrates a **bill payment** product of the service provider 20.

20

SUBSTITUTE SHEET (RULE 26)

The system for an embodiment of the present provides major advantages over existing **bill payment** service. In existing **bill payment** services, a user signs up his or her **checking account** as the **funding** source to **pay bills** , and each. month, the user proactively **pays** his or her **bills electronically** . For example, the user goes **on - line** via the Internet and picks the **bills** and the amounts that the user wants to **pay** , and on the same day, the user's **checking account** is debited for the amounts indicated. Thereafter, if the **payee** , such as the telephone company, has a capability to receive an **electronic payment** , the **payee** receives an **electronic funds transfer** made from the user's **checking account** by the **bill payment** provider

international payment through an international payment service with funds in the transaction account according an instruction by the user.

65 The system of claim 34, wherein the means for allowing the user to use the funds in the transaction account further comprises means for allowing the user to utilize a save for later portion of the funds in the transaction account.

66 The system of claim 65, wherein the means for allowing the user to use the funds in the transaction account further comprises means for allowing the user to supplement the save for later portion of the funds in the transaction account with a line of credit associated with the transaction account.

42

SUBSTITUTE SHEET (RULE 26)

15/3,K/14 (Item 8 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00871084 \*\*Image available\*\*

**WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT**

**PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE**

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 6200 South Quebec Street, Greenwood Village, CO 80111, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BAIG Aamer Ali, 111-32 76th Ave., Apt 3J, Forest Hills, NY 11375, US, US (Residence), IN (Nationality), (Designated only for: US)

COWELL James E, 2509 W. Long Circle, Littleton, CO 80226, US, US (Residence), US (Nationality), (Designated only for: US)

KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US, US (Residence), US (Nationality), (Designated only for: US)

NEOFYTIDES Cheryl L, 319 Tulip Ave, Floral Park, NY 11001, US, US (Residence), US (Nationality), (Designated only for: US)

GOLUB Matt F, 4234 Harrogate Drive NW, Atlanta, GA 30327, US, US (Residence), US (Nationality), (Designated only for: US)

YODER James R, 1902 W. Henderson, Chicago, IL 60657, US, US (Residence), US (Nationality), (Designated only for: US)

MILBERGER Susan M, 7599 S. Willow Cir., Englewood, CO 80112, US, US (Residence), US (Nationality), (Designated only for: US)

SHERRARD Jeff D, 14634 W. Auburn Ct., Lakewood, CO 80228, US, US (Residence), US (Nationality), (Designated only for: US)

DUNKER Amy M, 1025 Purple Sage Loop, Castle Rock, CO 80138, US, US (Residence), US (Nationality), (Designated only for: US)

MACFARLANE Jackie M, 12318 Summit Ridge Rd., Parker, CO 80138, US, US (Residence), US (Nationality), (Designated only for: US)

PLATTE Eric L, 1507 Whitetail Dr., Castle Rock, CO 80104, US, US (Residence), US (Nationality), (Designated only for: US)

ABRAHAMS Susan F, 3734 Powers Ferry Rd., Atlanta, GA 30342, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP, Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200205195 A1 20020117 (WO 0205195)

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

Priority Application: US 2000613615 20000711; US 2000256127 20001215

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 13924

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... completed such payments via cash or paper check. More convenient payment methods exist, such as **credit cards** and **bank 1 5 account** debits through **electronic fimd transactions**, however, the **payor** typically does not have the option to use these other payment methods when the payee...

15/3,K/15 (Item 9 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00850771 \*\*Image available\*\*

**SECURE ELECTRONIC PAYMENT METHOD FOR FRAUD REDUCTION AND REDUCED TRANSACTION COSTS**

**PROCEDE ELECTRONIQUE DE PAIEMENT SUR REDUISANT LES POSSIBILITES DE FRAUDE ET LES COUTS DE TRANSACTION**

Patent Applicant/Assignee:

CMA BUSINESS CREDIT SERVICES, 40 East Verdugo Avenue, Burbank, CA 91502, US, US (Residence), US (Nationality)

Inventor(s):

COCOTIS Thomas A, 17111 Ash Street, Apt. C, Huntington Beach, CA 92647, US,

VON KAENEL Timothy A, 12 Lake View Drive, Coto De Caza, CA 92679, US,

Legal Representative:

NIXON Dale B (et al) (agent), Sidley Austin Brown & Wood, Suite 3400, 717 N. Harwood, Dallas, TX 75201, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200184454 A1 20011108 (WO 0184454)

Application: WO 2001US3767 20010205 (PCT/WO US0103767)

Priority Application: US 2000563945 20000502

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10346

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... 24.

1 j. Payment - Upon recelpt of the bill for the monthly use of the **credit card**, the user sends a **payment** such as by check or **electronic transfer** to the issuing **bank** j4.

0 A major problem with the conventional configuration and processino shown in Figures 1...

15/3,K/16 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00837963 \*\*Image available\*\*

**METHODS AND SYSTEMS FOR ESTABLISHING AN ELECTRONIC ACCOUNT FOR A CUSTOMER**  
**PROCEDES ET SYSTEMES SERVANT A OUVRIR UN COMPTE ELECTRONIQUE POUR UN CLIENT**  
Patent Applicant/Assignee:

UNITED STATES POSTAL SERVICE, 475 L'Enfant Plaza, S.W., Room 6344,  
Washington, DC 20260-1135, US, US (Residence), US (Nationality)

Inventor(s):

ORBKE Wayne H, 2685 Hackscross Road, Germantown, TN 38138, US,  
TREMAINE Samuel R, 1940 Cowden Avenue, Memphis, TN 38014-5215, US,

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &  
Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171610 A2 20010927 (WO 0171610)

Application: WO 2001US8491 20010316 (PCT/WO US0108491)

Priority Application: US 2000189983 20000317

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18988

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... step2610). Using

the electronic account system, the customer can submit payment  
instructions, such as a **bank** account to be debited or a **credit card**  
account to be **charged**.

The **electronic account** system can notify the **biller** when a customer  
has viewed the bill summary and/or bill detail. In an alternative...

15/3,K/17 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00837939 \*\*Image available\*\*

**METHOD AND APPARATUS FOR BI-DIRECTIONALLY AUCTIONING BETWEEN BUYERS AND**  
**SELLERS USING A COMPUTER NETWORK**

**PROCEDE ET DISPOSITIF D'ENCHERES BIDIRECTIONNELLES ENTRE DES ACHETEURS ET**  
**DES VENDEURS AU MOYEN D'UN RESEAU INFORMATIQUE**

Patent Applicant/Inventor:

KIM Jae Kil, 81-24, Kooki-dong, Jongro-ku, Seoul 110-011, KR, KR  
(Residence), KR (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171580 A1 20010927 (WO 0171580)

Application: WO 2000IB1490 20000823 (PCT/WO IB0001490)

Priority Application: KR 200014573 20000322

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS

LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT TZ UA UG US UZ VN YU ZA ZW

Publication Language: English

Filing Language: English  
Fulltext Word Count: 11261

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... induce competition for the purchase registration of buyers.

In the above-mentioned example, a **credit card** settlement method is described, but **settlement** methods such as an **electronic bank transfer** or electronic money such as cyber money or e-money are possible.

Also, the above...

15/3,K/18 (Item 12 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00837938 \*\*Image available\*\*

**METHOD AND APPARATUS FOR BI-DIRECTIONALLY AUCTIONING BETWEEN BUYERS AND SELLERS USING COMPUTER NETWORK**

**PROCEDURE AND DEVICE PERMITTING THE SALE TO THE ENCHERES BIDIRECTIONNELLE ENTRE DES ACHETEURS ET DES VENDEURS PAR RESEAU INFORMATIQUE**

Patent Applicant/Inventor:

KIM Jae Kil, 81-24, Kooki-dong, Jongro-ku, Seoul 110-011, KR, KR  
(Residence), KR (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200171579 A1 20010927 (WO 0171579)

Application: WO 2000IB1350 20000821 (PCT/WO IB0001350)

Priority Application: KR 200014572 20000322

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK  
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS  
LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG US UZ VN YU ZA ZW

Publication Language: English

Filing Language: English

Fulltext Word Count: 10402

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... are.

This method induces competition for the selling registration of buyers.

In the example, a **credit card** settlement method is described, but **settlement** methods such as an **electronic bank transfer** or **electronic** money such as cyber money or e-money are possible.

Also, the above-described example...

15/3,K/19 (Item 13 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00834645

**SYSTEM FOR FACILITATING A TRANSACTION**

**SYSTEME PERMETTANT DE FACILITER UNE TRANSACTION**

Patent Applicant/Assignee:

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, American Express  
Tower, World Financial Center, New York City, NY 10285-4900, US, US  
(Residence), US (Nationality)

Inventor(s):

BRECK Lydia, One Columbus Place, S-12F, New York City, NY 10019, US,  
ZOOB Jessica, 180 Bleecker Street, Apt. 5, New York City, NY 10012, US,  
SALOW Glen, 4 Hastings Road, Holmdel, NJ 07733, US,  
CUNNINGHAM Katie, 1297 Lexington Avenue, Apt. 12, New York City, NY 10128  
, US,  
WITTWER Martin, 769 Greenwich Street, New York City, NY 10014, US,  
NAMBIAR Anant, 117 Berrian Road, New Rochelle, NY 10804, US,  
BISHOP Fred, 2811 West Dynamite Boulevard, Phoenix, AZ 85085, US,  
SCHWARZ William, 6002 East Anderson Drive, Scottsdale, AZ 85254, US,  
JOHNSTONE David, 28618 North 60th Place, Cave Creek, AZ 85331, US,  
GLAZER Elliott, 14107 Chiasso Terrace, Chesterfield, VA 23838, US,  
BELT Jan N, 10872 East Raintree Drive, Scottsdale, AZ 85259, US,  
ARMES David, 1534 West Seldon Lane, Phoenix, AZ 85021, US,

Legal Representative:

SOBELMAN Howard I (agent), Snell & Wilmer, L.L.P., One Arizona Center,  
400 E. Van Buren, Phoenix, AZ 85004-2202, US,

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Detailed Description

Detailed Description

... number that acts as a charge card number and is associated with a PCC  
20 **account** ( e .g., a main **charge card** , credit, **debit card** or  
other account number, such as a **bank** or brokerage account, reward  
program account, etc.). In an exemplary embodiment, a PCC 20 account...

15/3,K/20 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00801782 \*\*Image available\*\*

**ON-LINE PAYMENT SYSTEM**

**SYSTEME DE PAIEMENT EN LIGNE**

Patent Applicant/Inventor:

KRASNYANSKY Serge M, 1324 S. Winchester Boulevard #121, San Jose, CA  
95128, US, US (Residence), UA (Nationality)

Legal Representative:

ZIGMANT Matthew J (et al) (agent), Townsend Townsend and Crew LLP, Two  
Embarcadero Center, Eighth Floor, San Francisco, CA 94111, US,

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
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Detailed Description

Detailed Description

... of 1998 year's end) simply do not have access to any of existing  
online **payment** methods - **credit cards**, **bank accounts** in  
**Internet**-enabled **banks** or 900 numbers. From the point of view of  
Web-based business owners, the DotCoinrm...

15/3,K/21 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00792481 \*\*Image available\*\*

**A SYSTEM AND METHOD FOR CONDUCTING FINANCIAL TRANSACTIONS OVER THE  
INTERNET**

**SYSTEME ET PROCEDE DESTINE A EFFECTUER DES TRANSACTIONS FINANCIERES SUR  
INTERNET**

Patent Applicant/Assignee:

CITIBANK N A, 399 Park Avenue, New York, NY 10043, US, US (Residence), US  
(Nationality)

Inventor(s):

**JENKINS Anthony**, 170 East 87th Street #12B, New York, NY 10128, US,

**SIDDIQUI Sami**, 124 Peartree Point Road, Darien, CT 06820, US

Legal Representative:

MARCOU George T (agent), Kilpatrick Stockton LLP, Suite 700, 700 13th  
Street, N.W., Washington, DC 20005, US,

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**A SYSTEM AND METHOD FOR CONDUCTING FINANCIAL TRANSACTIONS OVER THE  
INTERNET**

**SYSTEME ET PROCEDE DESTINE A EFFECTUER DES TRANSACTIONS FINANCIERES SUR  
INTERNET**

Inventor(s):

**JENKINS Anthony** ...

Main International Patent Class: G06F-017/60

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Detailed Description

Claims



#### English Abstract

...and method for providing a line of credit designed only for making purchases over the **Internet**, referred to here as a click **account**. In preferred embodiments of the present system and method, the click **account** will provide a customer with one or more guarantees of customer satisfaction. Such guarantees could...

...In other preferred embodiments of the system and method of the present invention, the click **account** provides financial incentives with the use of the card.

#### French Abstract

...un procede nouveaux offrant une ligne de credit, destinee uniquement pour effectuer des achats sur **Internet**, appele ici compte clic. Selon des modes de realisation preferes du systeme et du procede...

#### Detailed Description

... of each regular issue of the PCT Gazette.

A SYSTEM AND METHOD FOR CONDUCTING  
FINANCIAL **TRANSACTIONS** OVER THE **INTERNET**  
Continuina Data

This application claims priority to United States Provisional Application No.

60/157,002...

...The present invention relates generally to a system and method for conducting

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financial **transactions** over the **Internet** and, more particularly, to a system and method for iding a line of credit designed only for making purchases over the **Internet**.

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Description of Related Art

The nature of the shopping and purchasing experience has been altered dramatically since the advent of the **Internet**. The growing availability of computers and **Internet** access has induced consumers to use the **Internet** for a variety of purposes. This, in turn, has led to the emergence of a plethora of **Internet** service providers (ISPs), **portals**, and **websites**, many of which offer a broad array of products and services previously available only through stores or cataloars. In response to this market, customers are increasingly using the **Internet** to purchase products.

However, an **Internet** shopping experience differs significantly from a customer's typical purchase **transaction**. There are no stores to visit and no products to handle; there are only **virtual** imacres and descriptions of the products. In addition, a customer purchasing a product at a **website** may not have encountered the merchant before-, indeed, the merchant may not even have a physical store. Further, reports regarding breaches of confidential information, such as **credit card** information, are numerous. These circumstances have produced a hesitancy in the public regarding making purchases over the **Internet**.

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Recognizing the public's hesitancy, merchants and **financial institutions** have

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explored various avenues to reassure customers recrardiner **Internet** purchases. For example,

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there are some products presently available for conducting financial **transactions** over the **Internet**.

JP 41-0063925A describes a system for the **settlement** of two (2) **accounts** with an individual member which can be used only on the **Internet** between a card company and a card member for the purpose of **settlincy accounts** .

U.S. Patent No. 5,883,810, issued to Franklin et al, shows a digital **online** card with **account** number, which is assilaned by an issuing institution. Associated with the **account**

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number is a **transaction** number used for **Internet** purchasing  
U.S. Patent No. 6,014,650, issued to Zampese, mentions assignma an **account** identifier and associated set of secret **transaction** codes to a purchaser (each **transaction** code is used only once) for **Internet** purchasing

U.S. Patent No. 5,826,241, issued to Stein et al., a cardholder **account** that resides on the front and back end computer and includes a card number, an **Internet** e-mail address, a state, a **pay**-in selection, a **pay**-out selection, and a currency preference.

U.S. Patent No. 6,049,785, issued to Gifford, shows a radio box with an "**Internet Card**" selecting option used for **Internet** purchasing.

However, these products are merely conventional **credit cards** . These cards do little to reassure customers regarding **Internet** purchases. Accordingly, there remains a need for a method and system for making purchases over the **Internet** that provides a customer with an enhanced sense of reassurance re(yardin(y the **transactions** .

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#### BRIEF SUMMARY OF THE INVENTION

It is a feature and advantage of the present invention to provide a novel system and method for conductincy financial **transactions** over the **Internet** .

It is a further feature and advantacye of the present invention to provide a system and method for making purchases over the **Internet** .

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It is another feature and advantage of the present invention to provide a system and method for providing a line of credit designed only for making purchases over the **Internet** .

It is a still further feature and advantage of the present invention to provide a...

...and method for providing a line of credit designed only for making purchases over the **Internet** which provides the customer with a sense of assurance recyardiner the **transactions** .

It is still another feature and advantage of the present invention to provide a system and method for providing a line of credit designed only for making purchases over the **Internet** which provides the customer with a sense of security recrardincr the **transactions** .

To achieve the stated and other features and advantages, the present invention furnishes a novel...

...and method for providing a line of credit designed only for making purchases over the **Internet** , referred to here as a click **account** . In preferred embodiments of the present system and method, the click **account** will provide a customer with one or more ,oruarantees of customer satisfaction. Such (Yuarantees could...

...In other preferred embodiments of the system and method of the present invention, the click **account** provides financial incentives with the use of the card.

Additional objects, advantages and novel features...

...the invention.

#### BRIEF DESCRIPTION OF THE DRAWINGS

Figure I is a diagrammatic illustration of an **online** commerce system.

#### DETAILED DESCRIPTION OF THE INVENTION

Refem'ncr now in detail to embodiments of the invention which provide a novel system and method for a line of credit (click **account** ) designed only for making purchases

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over the **Internet** which provides the customer with a sense of assurance regarding the **transaction** .

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The click **account** is a line of credit for **Internet** commerce. The click **account** is supported by a creditor like a **credit card** , but it is packaged, delivered and supported like a **virtual electronic credit** line. Upon approval by the creditor, a customer is issued an **account** number and an expiration date. Such information is provided for immediate use. A typical embossed plastic **credit card** is not provided, although the click **account** , in a preferred embodiment, can be issued under a **credit card** label to enhance merchant acceptance. An ID card (reference card) can take the place of a traditional plastic **credit card** to provide relevant **account** information as a reference. Thus, the click **account** is not designed for use in typical stores.

Figure 1 shows an **online** commerce system 20 for conducting **online** commerce **transactions** . For general discussion purposes, three participants to an **online** commerce **transaction** are shown: a customer 22, a merchant 24, and an issuing **bank** 26. These three

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participants play the primary roles in the **online** commerce **transaction** . The customer and merchant may represent individual people, entities, or businesses. Although labeled as a "**bank** ", the issuing **bank** 26 may represent other types of card-issuing institutions, such as

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**credit card** companies, card sponsoring companies, or third party issuers under contract with **financial institutions** . It is further noted that other participants may be involved in some phases of the **transaction** , such as an intermediary **settlement** institution, but these participants are not shown.

Each participant is equipped with a computing system to facilitate **online** commerce **transactions** . The customer 22 has a computing unit 28 in the form of a personal computer...

...30 implemented in the form of a computer server, although other implementations are possible.

The **bank** 26 has a computing center 32 shown as a mainframe computer. However, the **bank** computing center 32 may be implemented in other forms, such as a minicomputer, a PC

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server, a **networked** set of computers, and the like.

The computing units 28, 30, and 32 are connected with each other via a data

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communication **network** 34. The **network** 34 is a public **network** and assumed to be insecure

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and open to eavesdroppers. In the illustrated implementation, the **network** is embodied as the **Internet** . In this context, the computers may or may not be connected to the **Internet** 34 at all times. For instance, the customer computer 28 may employ a modem to occasionally

connect to the **Internet** 34, whereas the **bank** computing center 32 must maintain a permanent connection to the **Internet** 34. It is noted that the **network** 34 may be implemented as other types of **networks**, such as an interactive television (ITV) **network**.

The merchant computer 30 and the **bank** computer 32 are interconnected via a second **network**, referred to as a "**payment network**" 36. The **payment network** 36 represents existing proprietary **networks** that presently accommodate **transactions** for **credit cards**, **debit cards**, and other types of financial/ **banking** cards. The **payment network** 36 is closed **network** that is assumed to be secure from eavesdroppers. Examples of the **payment network** 36 include the VisaNet.RTM. **network** and the Ven'phone.RTM. **network**.

The **electronic** commerce system 20 is implemented at the customer 22 and issuing **bank** 26. In the preferred implementation, the **electronic** commerce system 20 is implemented as computer software modules loaded onto the customer computer 28 and the **bank** computing center 32. The merchant computer 30 does not require any additional software to participate in the **online** commerce **transaction** supported by the **online** commerce system 20.

There are three distinct phases supported by the **online** commerce system 20: a registration phase, a **transaction** phase, and a **payment** authorization phase. During the registration phase, the customer 22 requests an **online** commerce card from the issuing **bank** 26. The issuing **bank** 26 creates an **online** commerce card for the customer and assigns a permanent customer **account** number to the card. The permanent customer **account** number is retained in a data record at the issuing **bank** 26.

The "**online** commerce card" does not exist in physical form, but in digital form for use in **online transactions**. The issuing **bank** 26 issues the card to the customer 22 in the form of a signed digital certificate binding the customer to the **bank**. The **click account** is configured to be used by the customer in one or more areas of commerce in which the customer typically employs a **credit card**, a **debit card**, a **bank card**, or other type of financial services card.

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During the **transaction** phase, the customer 22 uses the **click account** number in the **transaction** with the merchant 24.

During the **payment** authorization phase, the merchant 24 submits the details regarding the **transaction** over the conventional **payment network** 36 to the issuing **bank** 26 for approval. The issuing **bank** 26 identifies the **click account** and uses the **click account** number to retrieve the data records regarding the financial **account** of the customer and processes the authorization request using its processing system.

In one preferred embodiment of the present invention, there is a separate **account** maintained for each customer, which **account** is used only for **Internet** purchases. The benefit to the customer is that all **Internet** purchases are identified and separated onto one **account**. This results in a reduction in risk to the customer because his or her main **credit card** is not at risk of being compromised through a **transaction** over the **Internet**. Thus, the present system

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and method provides the customer with enhanced security regarding **Internet** purchases.

Specifically, in a preferred embodiment of the present invention, the creditor provides an **online** guarantee such that if an **account** is ever compromised, the **click account** holder will not be held responsible for **charges** made by persons who are not authorized users. In another preferred embodiment of the present have the option to reallocate his or

her credit line between the main **credit card** and the click **account** .

In another preferred embodiment of the present invention, the ID card will have the following information imprinted on its face: (1) **account** number; (2) expiration date; (3) customer service number; (4) the URL of the issuing **bank** ; (5) "Member since" and date of original membership; and (5) an appropriate logo.

In still another preferred embodiment, because the invention is designed only for **transactions** by means of the **Internet** , the click **account** provides a **Cash** line but no PIN access capability; is not eligible for balance consolidation; and does not provide convenience checks. However, the click **account** does allow for issuance of additional ID cards; is maintained as a separate statement; allows for **on - line** access of the **account** ; and permits line **transfers** from an existing **account** to the click **account** .

6

The click **account** also offers the customer enhanced convenience regarding his or her **Internet transactions** . Specifically, because the click **account** is an **Internet** -dedicated **account** , the customer will have all his or her **Internet transactions** in one place, simplifying record keeping and enhancing security. In a preferred embodiment of the present invention, **on - line**

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will be available. The customer can go **on - line** to retrieve information **account** management with about his or her **account** from the creditor. Through this **on - line account** management feature, the customer can check his or her balance, find his or her next **bill** due date and

17

amount due, and **pay** his or her **bills** .

In other embodiments of the present invention, a customer, after approval, can obtain this click **account** in one of three methods, contacting the creditor by telephone, contacting the creditor by mail, and contacting the creditor over the **Internet** . In a preferred embodiment, if the customer requests the click **account** over the **Internet** , at the time of requesting the card, he or she will input some basic information and, then if approved, receive in the same **Internet** session within a few moments his or her **account** number with a corresponding expiration date. Upon receiving the **account** number, the customer can then begin to shop on

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**line** using the click **account** . Several days later the customer receives a reference card. The reference card is not a **credit card** in the conventional sense; it can't be used in a physical store, has no...

...Rather the reference card is analogous to a frequent flyer program card that lists the **account** number and expiration date. This information can be provided in a variety of ways, for...

...etched onto the reference card.

In another preferred embodiment of the present invention, the click **account** can be used to offer a form of **transaction** satisfaction to the customer. Specifically, a purchase **transaction** conducted over the **Internet** using the click **account** of the present invention can 'de a customer with one or more of four different...

...available at a lower price within a period of time from the date of the **transaction** , the customer can request a refund from the creditor. As will be appreciated, in

7...

...refund can be set at \$1000 per item, with an upper limit of \$5000 per **account** per year. In another preferred embodiment, the period of time for requesting the refund can...

...that, if a customer is dissatisfied with the product purchased by means of the click **account**, and the party from whom the product was bought will not accept the product back...

...purchase for a refund if the refund is requested within 90 days of the purchase **transaction**. In a preferred embodiment, the upper limit for a refund can be set at \$ 1 000 per item, with an upper limit of \$5000 per **account** per year.  
The third guarantee of customer satisfaction is an extended warranty. The extended warranty...

...is a purchase assurance guarantee.

With this guarantee, if a purchase made with the click **account** is damaged, stolen, or destroyed in a fire within 90 days from the date of ...

...refund can be set at \$1000 per item, with an upper limit of \$5000 per **account** per year.

In another preferred embodiment of the present system and method of conducting financial **transactions** over the **Internet**, the creditor offers financial incentives for the use of the click **account**. For example, the creditor could offer financial rewards tied to the use of

8  
the click **account**. In a preferred embodiment, use of the click **account** could result in a corresponding award of frequent flier miles from one or more airlines. In another preferred embodiment of the present invention, the creditor could offer a small **cash** -back award for use of the click **account**. For example, the creditor could offer 1% or 2% **cash** -back to the customer on purchases made using the click **account**.

In another preferred embodiment of the present invention, the click **account** provides three (3) product benefits: security, convenience and shopping peace of mind.

With regard to security, the click **account** can furnish both an **on - line** purchase guarantee and a privacy promise. With the **online** purchase guarantee, a click **account** holder will never lose a penny shopping on the **web**. The **online** guarantee ensures that if an **account** is ever compromised, the **account** holder will not be held responsible for charges made by unauthorized users. In addition, with the privacy promise, information regarding the click **account** or the click **account** holder will not be divulged to third parties without cause.

With regard to convenience, the click **account** offers many benefits. The click **account** is an **Internet** dedicated **account**. Thus, an **account** holder is able to have all his/her **Internet transactions** in one place, simplifying record keeping and adding to security. The

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click **account** also provides **online account** management. Here, an **account** holder can save time by going **online** to get information about his/her **account** (s). This **online account** management capability permits the **account** holder to check their balance, find his/her next **billin** date and amount due, and **pay** his/her **bills**. In addition, if there is ever a **billing** problem regarding merchandise purchased **online**, the **account** issuer can intervene to try to help **settle** the dispute. Additional benefits regarding convenience are **billing** dispute resolution, fraud early warning capability, and the ability to authorize additional users.

Concerning shopping peace of mind, the click **account** also provides significant advantages. These include (1) extended warranty, (2) price protection, (3) satisfaction guarantee...

...original U.S. warranty up to one additional year for items purchased

with the click **account**. The price protection, in an embodiment, could assure an **account** holder that he/she is getting the best advertised price on all **Internet** purchases. If the

9

same item, from the same manufacturer, is advertised for a lower price within 60 days of the purchase, the **account** holder will be refunded the difference up to \$1,000 per item, up to a limit of \$5,000 per **account** per year. The satisfaction guarantee, in an embodiment, can provide 100% money back guarantee on every **online** purchase. If the **Internet** merchant does not accept a return, the issuer will cover the return up to \$1...

...The purchase assurance, in another embodiment, provides that, if a purchase made with a click **account** is damaged, stolen, or destroyed in a fire within 90 days from the date of purchase, the cost of the purchase will be refunded to the **account** holder.

It will be appreciated that the click **account** can be used in conjunction with another **Internet** system termed the **electronic** wallet. The system and method of the **electronic** wallet allows a customer to prepopulate an order form when he or she is shopping

ID  
on the **Internet** with his or her address, telephone number, e-mail address, **credit card** or line of credit information, shipping address, password, and other information customarily requested on an **Internet** order form.

Various preferred embodiments of the invention have been described in fulfillment of the...

#### Claim

1 A method for facilitating **electronic** commerce, comprising the steps of: issuing an **electronic** commerce card to a customer during a registration phase,

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and

performing a **electronic** commerce transaction, wherein the **electronic** commerce card provides capability for credit reallocation capability, **online account** management, satisfaction guarantees, and financial incentives. The method for facilitating **electronic** commerce according to claim 1, wherein the **electronic** commerce card is used only for **electronic** commerce.

3 An **electronic** commerce card embodiment on a computer-readable medium that is created as a result of...

...steps in the method as recited in claim 2.

6 A method for utilizing an **online** commerce card in conducting **online** commerce transactions between a customer and a merchant, comprising the following steps: issuing an **electronic** commerce card to a customer during a registration phase,

and

performing a **electronic** commerce transaction, wherein the **electronic** commerce card provides capability for credit reallocation capability, **online account** management, satisfaction guarantees, and financial incentives.

The method for utilizing an **online** commerce card in conducting online commerce

transactions between a customer and a merchant according to claim 6, wherein the **electronic** commerce card is used only for **electronic** commerce. 5. A computer-implemented method for handling **online** commerce transaction, comprising the following steps: issuing an **electronic** commerce card to a customer during a registration phase, and

performing a **electronic** commerce **transaction** ,  
wherein the **electronic** commerce card provides capability for credit  
reallocation capability, **online** **account** management, satisfaction  
guarantees, and financial incentives.

9 The computer-implemented method for handling **online** commerce  
**transaction** according to claim 8, wherein the **electronic** commerce card  
is used only for **electronic** commerce.

10 A computer-readable medium having computer-executable instructions for  
performing the steps in...

...in the computer-implemented method as recited in claim 9.

12 A system for facilitating **online** commerce, comprising:  
a customer computing unit resident at a customer site, the customer  
computing unit being configured with an **online** commerce card for use in  
**online** commerce **transactions** , the **online** commerce card being  
associated with a customer **account** number; an authority computing  
system resident at an authority site, the authority  
computing system having a database to hold the customer **account** number;

12  
the customer computing unit being configured to use the customer **account**  
number in an **online** commerce **transaction** with a merchant; and  
the authority computing system being configured to receive from the  
merchant an authorization request for approval of the **transaction** , the  
authority computing system using the customer **account** number to process  
the authorization request.

13 The system for facilitating **online** commerce according to claim 8,  
wherein the **electronic** commerce card is used only for **electronic**  
commerce.

15/3,K/22 (Item 16 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00783297 \*\*Image available\*\*

METHOD AND APPARATUS FOR NETWORK-BASED AUTOMATED INSURANCE TRANSACTION  
PROCESSING

PROCEDE ET APPAREIL DE TRAITEMENT AUTOMATISE DE TRANSACTIONS D'ASSURANCE A  
PARTIR D'UN RESEAU

Patent Applicant/Assignee:

INSURANCE TECHNOLOGY SERVICES OF AMERICA INC, 100 Cummings Center, Suite  
206G, Beverly, MA 01915, US, US (Residence), US (Nationality)

Inventor(s):

NEUMANN Catharine G, 150 Union Street, Natick, MA 01760, US,  
SILVA Antonino, 63 Tracy Street, Peabody, MA 01960, US,  
NEUMANN J Scott, 150 Union Street, Natick, MA 01760, US,  
ZALL Alan J, 15 Pinewood Road, Wilmington, MA 01887, US,  
MORRISSEY William J, 64 Circuit Road, South Weymouth, MA 02190, US,  
SULLIVAN John Paul, 96 Greenleaf Street #4, Quincy, MA 02169, US,  
NESTOR Patrick J, 24 Nelson Avenue, Georgetown, MA 01833, US,  
CONSOLES Anthony J, 48 Samoset Road, Peabody, MA 01960, US,  
BURNS David F, 5 Marie Avenue, Sharon, MA 02067, US,  
TATINENI Srikanth, 16 West Gate Drive, Apt. 207, Woburn, MA 01801, US,

Legal Representative:

LAPPIN Mark G (et al) (agent), McDermott, Will & Emery, 28 State Street,  
Boston, MA 02109, US,

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ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT



LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
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Claims

#### Claim

... include banks (as shown in Figure 6) and credit card companies, as well as other financial institutions, accessed for electronic fund transfers, payroll deductions, credit card charges and so on to pay premiums and other insurance related expenses or to issue refunds ...

15/3,K/23 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00747120 \*\*Image available\*\*

INTEGRATED PRODUCT AND PROCESS FOR MASS CUSTOMIZATION OF GOODS ONE ITEM AT A TIME  
PRODUIT ET PROCEDE INTEGRES DE PERSONNALISATION MASSIVE DE BIENS FABRIQUES A L'UNITE

Patent Applicant/Assignee:

MAX HATS LTD, 1000 Treadway Street, Creighton, PA 15030, US, US  
(Residence), US (Nationality)

Inventor(s):

MORITZ J Kenneth, 111 Poplar Drive, Pittsburgh, PA 15238, US

Legal Representative:

KUCLER Robert D, Reed Smith Shaw & McClay, LLP, P.O. Box 488, Pittsburgh, PA 15230-0488, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200060513 A1 20001012 (WO 0060513)

Application: WO 2000US40015 20000331 (PCT/WO US0040015)

Priority Application: US 99128427 19990401

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10340

Main International Patent Class: G06F-017/60

Fulltext Availability:  
Detailed Description

#### Detailed Description

... well as some sort of payment. This payment may be in the forin of a credit card payment, an Internet banking transfer (such as web cash), or any other electronic forin of payment. If the user does not want to send...

15/3,K/24 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00741550      **\*\*Image available\*\***

**SYSTEM AND METHODS FOR SHARED ELECTRONIC PURCHASING  
SYSTEMES ET PROCEDES D'ACHAT ELECTRONIQUE PARTAGE**

Patent Applicant/Assignee:

ANCESTRY COM INC, 266 West Center Street, Orem, UT 84057, US, US  
(Residence), US (Nationality)

Inventor(s):

TAGGART Daniel D, 10457 N. 6300 W., Highland, UT 84003, US,  
ALLEN Paul B, 1791 N. 500 E., Provo, UT 94604, US,  
REDD Brandt C, 2125 N. 1450 E., Provo, UT 94604, US,

Legal Representative:

GIBBY Darin J (et al) (agent), Townsend and Townsend and Crew LLP, 8th  
floor, Two Embarcadero Center, San Francisco, CA 94111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200054122 A2-A3 20000914 (WO 0054122)

Application: WO 2000US3526 20000210 (PCT/WO US0003526)

Priority Application: US 99265147 19990309

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7321

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... with the invention include credit

cards, debit cards, negotiable instruments such as checks,  
prepaid accounts, **smart cards**, utility **bills**, credit **accounts**,  
**billing** services, **electronic funds transfer**, **bank** accounts,  
brokerage accounts, and money market funds. and the like. Of  
these, the invention will...

Claim

... payment

instruments are selected from the group consisting of credit  
cards from different credit organizations, **debit cards**, **smart**  
**cards**, utility **bills**, credit **accounts**, **billing** services,  
**electronic funds transfer**, **bank** accounts, brokerage accounts,  
and money market funds.

30 A method as in claim 28, further...

15/3,K/25      (Item 19 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00738054      **\*\*Image available\*\***

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR AN ELECTRONIC COMMERCE  
INTERFACE TO THE GOVERNMENT  
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE OFFRANT UNE INTERFACE COMMERCIALE  
ELECTRONIQUE AVEC L'ETAT**

Patent Applicant/Assignee:

AC PROPERTIES B V, Parkstraat 83, NL-2514 JG 'S Gravenhage, NL, NL

(Residence), NL (Nationality)

Inventor(s):

BOX Richard T, Apartment 1E, 1122 West Newport, Chicago, IL 60657, US

Legal Representative:

BROWNE Robin, Urquhart-Dykes & Lord, Tower House, Merrion Way, Leeds LS2 8PA, GB

Patent and Priority Information (Country, Number, Date):

Patent: WO 200051041 A2 20000831 (WO 0051041)

Application: WO 2000IB321 20000225 (PCT/WO IB0000321)

Priority Application: US 99258714 19990226

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23745

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... back system. Subscribers Payment processing - Integration with Financial Institutions The system is integrated with a **financial institution** to provide the following services and transactions.

Authorization of **credit card** charges for system **billing** purposes;

Processing of **electronic** funds **transfer** requests between system

subscribers and government

agencies;

1 5 0 Return of payment confirmation records...

15/3,K/26 (Item 20 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00563460 \*\*Image available\*\*

**METHOD AND APPARATUS FOR A VERIFIABLE ON LINE REJECTION OF AN APPLICANT FOR CREDIT**

**PROCEDE ET APPAREIL DE REJET EN LIGNE VERIFIABLE DE LA DEMANDE DE CREDIT D'UN EMPRUNTEUR POTENTIEL**

Patent Applicant/Assignee:

NEXTCARD INC,

Inventor(s):

LENT Jeremy R,

LENT Mary,

MEEKS Eric R,

CAI Yinzi,

COLTRELL Timothy J,

DOWHAN David W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200026833 A1 20000511 (WO 0026833)

Application: WO 99US25085 19991025 (PCT/WO US9925085)

Priority Application: US 98185878 19981103

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM

AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM

GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 11161

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... of payment such as a credit card obtained by conventional means or other previously arranged **payment** source such as a **bank account** or **electronic** money.

Many **credit card** issuers provide applications on line that may be filled out by applicants. However, the underwriting...

15/3,K/27 (Item 21 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00542311 \*\*Image available\*\*

**INTERNET BILLING**

**FACTURATION RELATIVE A L'UTILISATION D'INTERNET**

Patent Applicant/Assignee:

EASYNET ACCESS INC,

NHAISSI Eli,

REFUAH Aviv,

REFUAH Zeev,

FENSTER Maier,

Inventor(s):

NHAISSI Eli,

REFUAH Aviv,

REFUAH Zeev,

FENSTER Maier,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200005684 A2 20000203 (WO 0005684)

Application: WO 99IL399 19990720 (PCT/WO IL9900399)

Priority Application: IL 125432 19980720; US 98103473 19981008

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD

RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19774

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... the balance of the pre0 paid card account or possibly a different type of electronic **payment** means, such as an **electronic banking account** or a **credit card** may be associated with different tax designations, for example, a gambling winnings portion, a stock...

15/3,K/28 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00541102 \*\*Image available\*\*

**A METHOD OF TRANSACTING E-COMMERCE AND E-BUSINESS FROM A PUBLIC ACCESS  
PERVASIVE COMPUTING DEVICE**

**PROCEDE PERMETTANT D'EFFECTUER DES TRANSACTIONS PAR COMMERCE ELECTRONIQUE  
ET AFFAIRES ELECTRONIQUES A PARTIR D'UN DISPOSITIF DE CALCUL OUVERT A  
UN ACCES PUBLIC**

Patent Applicant/Assignee:

USA TECHNOLOGIES INC,

Inventor(s):

KOLLS H Brock,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200004475 A1 20000127 (WO 0004475)

Application: WO 99US15922 19990715 (PCT/WO US9915922)

Priority Application: US 9893475 19980720; US 99293358 19990416; US 99293129 19990416; US 99335327 19990617; US 99334815 19990617

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 29734

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... may refuse to allow the business to accept certain type of transactions. In addition, processing **credit card transaction** and other **electronic fund transfers** (EFT transaction ) may require specialized **banking** relationships. Credit bureau processing can be referred to as EFT transaction processing.

Routine 2400 effectuate...

15/3,K/29 (Item 23 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2002 WIPO/Univentio. All rts. reserv.

00538739 \*\*Image available\*\*

TIC: CUSTOMIZATION OF ELECTRONIC CONTENT BASED ON USER SIDE INTERPRETATION OF ONLINE REPORTS, WITH HIERARCHICAL MODELS OF CONSUMER ATTRIBUTES FOR TARGETING CONTENT IN A PRIVACY-PRESERVING MANNER

TIC: PERSONNALISATION DU CONTENU ELECTRONIQUE SUR LA BASE DE L'INTERPRETATION COTE UTILISATEUR DE RAPPORTS EN LIGNE, AVEC MODELES HIERARCHIQUES DES ATTRIBUTS DU CONSOMMATEUR POUR PERMETTRE UN CIBLAGE DU CONTENU SELON UN MODE PRESERVANT LA CONFIDENTIALITE

Patent Applicant/Assignee:

TRANSILLUMINANT CORPORATION,

Inventor(s):

KRAMER Glenn A,

VOGEL Mark B,

POSNER David B,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200002112 A2 20000113 (WO 0002112)

Application: WO 99US15509 19990707 (PCT/WO US9915509)

Priority Application: US 9891979 19980707; US 99235610 19990120; US 99241546 19990201

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU

TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG

CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 26259

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description  
... systems.

Many consumers access the Internet or private networks to review information such as personal bank statements, credit card reports, stock portfolios, online account balances, online transaction receipts, commercial web sites, personal home pages, and the like. Some of this structured information...

15/3,K/30 (Item 24 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00512813 \*\*Image available\*\*

**ELECTRONIC COMMERCE METHODS AND APPARATUS**  
**PROCEDE ET APPAREIL DE COMMERCE ELECTRONIQUE**

Patent Applicant/Assignee:

E-LYSIUM TRANSACTION SYSTEMS INC,

Inventor(s):

BASER Caroline,  
GOROSTIS Oliver,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9944165 A1 19990902

Application: WO 99US4132 19990225 (PCT/WO US9904132)

Priority Application: US 9875872 19980225; US 99256540 19990224

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 6544

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... home banking application where the end user can move some amount of money from a bank or credit card account to the prepaid account .

PRE-PAID E -COMMERCE TRANSACTIONS

By way of a review, the transaction server or TxS is an e-commerce server...

15/3,K/31 (Item 25 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00501683

**SINGLE ACCOUNT PORTABLE WIRELESS FINANCIAL MESSAGING UNIT**  
**UNITE DE MESSAGERIE FINANCIERE SANS FIL PORTABLE POUR UN SEUL COMPTE**

Patent Applicant/Assignee:

MOTOROLA INC,

Inventor(s):

DAVIS Walter Lee,  
LaVELL Jeff,  
LEONARDO Victoria A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9933035 A2 19990701

Application: WO 98US25731 19981204 (PCT/WO US9825731)

Priority Application: US 97995799 19971222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IS JP KE KG KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH  
CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW  
ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 14072

International Patent Class: G06F-017/60 ...

Fulltext Availability:

Detailed Description

Detailed Description

... or pager including a single,  
predetermined account identifier corresponding with at  
least one of an **electronic cash** or **funds** storage card,  
**debit card**, **credit card**, or **bank** account.

A sixth aspect of the invention involves the  
subscriber unit or pager including multiple predetermined  
account identifiers corresponding with at least two of  
the following: **electronic cash** or **funds** storage card,  
**debit card**, **credit card**, or **bank** account.

A seventh aspect of the invention involves the  
cryptographic engine in the paging terminal...the subscriber unit or  
pager,  
the wireless transaction relating to at least one of the  
**electronic cash** or **funds** storage card, **debit card**, **credit**  
**card**, or **bank** account.

A ninth aspect of the invention involves a user  
selected personal identification number that...

15/3,K/32 (Item 26 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00501659 \*\*Image available\*\*

**PORTABLE 1-WAY WIRELESS FINANCIAL MESSAGING UNIT**

**UNITE DE MESSAGERIE FINANCIERE SANS FIL UNIDIRECTIONNELLE PORTABLE**

Patent Applicant/Assignee:

MOTOROLA INC,

Inventor(s):

DAVIS Walter Lee,

LaVELL Jeff,

GUTMAN Jose,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9933011 A1 19990701

Application: WO 98US25692 19981204 (PCT/WO US9825692)

Priority Application: US 97996438 19971222

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IS JP KE KG KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW

ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 19188

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... pager including a single,  
lo predetermined account identifier corresponding with at  
least one of an **electronic cash** or **funds** storage card,  
**debit card**, **credit card**, or **bank** account.

A sixth aspect of the invention involves the subscriber unit or pager including multiple predetermined account identifiers corresponding with at least two of the following: **electronic cash or funds storage card, debit card, credit card, or bank account.**

A seventh aspect of the invention involves the cryptographic engine in the paging terminal...the subscriber unit or pager, the wireless transaction relating to at least one of the **electronic cash or funds storage card, debit card, credit card, or bank account.**

A ninth aspect of the invention involves a user selected personal identification number that...

15/3,K/33 (Item 27 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00434756

**MICROPROCESSOR CARD PAYMENT SYSTEM**  
**SYSTEME DE PAIEMENT PAR CARTE A MICROPROCESSEUR**

Patent Applicant/Assignee:

INSTITUTE OF SYSTEMS SCIENCE,  
DENG Huijie,  
NGAIR Teow-Hin,

Inventor(s):

DENG Huijie,  
NGAIR Teow-Hin,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9825220 A1 19980611  
Application: WO 97SG65 19971203 (PCT/WO SG9700065)  
Priority Application: SG 9611524 19961204

Designated States: AU CN JP US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL  
PT SE

Publication Language: English

Fulltext Word Count: 11129

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... example is the extension of the withdrawal protocol to accommodate a variety forms of settling **credit card payments**, whether be it cheques or **electronic fund transfer**. The **bank** is able to reconcile

15/3,K/34 (Item 28 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2002 WIPO/Univentio. All rts. reserv.

00395511 \*\*Image available\*\*

**AUTOMATED SYSTEM AND METHOD FOR CHECKLESS CHECK TRANSACTION**  
**SYSTEME ET PROCEDE AUTOMATISES DE TRANSACTION DE CHEQUE SANS CHEQUE**

Patent Applicant/Assignee:

ELECTRONIC DATA SYSTEMS CORPORATION,

Inventor(s):

FUNK Wade L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9736254 A1 19971002  
Application: WO 97US5005 19970327 (PCT/WO US9705005)  
Priority Application: US 96623584 19960328

Designated States: AU BR CA JP KP KR MX NZ VN AT BE CH DE DK ES FI FR GB GR



IE IT LU MC NL PT SE  
Publication Language: English  
Fulltext Word Count: 3194

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... is a series of electronic exchanges of value-based transactions. The other method is the **debit card transaction** where the **account** information is **electronically** forwarded to the **banking** institution owning the account for immediate posting to the account.

Accordingly, checkless transaction system 206...

15/3,K/35 (Item 29 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00327082 \*\*Image available\*\*

**A VENDING MACHINE, A VENDING SYSTEM AND METHODS OF OPERATING SAME**  
**DISTRIBUTEUR, SYSTEME DE DISTRIBUTION ET PROCEDES D'UTILISATION**

Patent Applicant/Assignee:

BRUN Heidi M,  
ADVANCED RETAIL SYSTEMS LTD,

Inventor(s):

TEICHER Mordechai,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9609592 A1 19960328

Application: WO 95US12164 19950925 (PCT/WO US9512164)

Priority Application: IL 111055 19940925; IL 115164 19950904

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU  
IS JP KE KG KP KR KZ LK LR LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU  
SD SE SG SI SK TJ TM TT UA UG UZ VN KE MW SD SZ UG AT BE CH DE DK ES FR  
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 15988

Main International Patent Class: **G06F-017/60**  
Fulltext Availability:  
Detailed Description

Detailed Description

... include payment cards, such as the electronic checkbook (i.e. a credit card or a **bank debit card**) for **charging** a credit or **bank account**, the **electronic** purse which is a rechargeable stored-value card, loaded with a sum at dedicated replenishment...

Set	Items	Description
S1	13	AU=(BARBARA E? OR BARBARA, E ? OR JENKINS, A ? OR JENKINS - A?)
S2	4174120	BANK? OR FINANCIAL()INSTITUTION? OR SAVING?()LOAN? OR S(1W- )L
S3	10768256	ACCOUNT? OR CHECKING? OR SAVING? OR SHAR? OR DEPOSIT? OR W- ITHDRAW? OR TRANSFER? OR FUND?
S4	8507755	PAY????? OR TRANSACT? OR BILL???? OR CHARG? OR SETTLE? OR D- UES OR CASH?
S5	612106	(SMART OR BANK OR CREDIT OR DEBIT OR CHARGE OR UNIVERSAL OR CHIP OR INTELLIGENT)()CARD? ? OR CREDITCARD? OR DEBITCARD? OR CHIPCARD? OR VISA OR MASTERCARD? OR BANKCARD? OR ATM OR TELL- ER()MACHINE? OR CASH()POINT?
S6	401658	S3(2N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB OR WEB() (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER OR E OR ELE- TRONIC? OR VIRTUAL?)
S7	18337	S6(2N)S4
S8	996	S7(2N)S5
S9	95	S8(2N)S2
S10	76	S9 NOT PY>2000
S11	67	S10 NOT PD=20000711:20020419
S12	45	RD (unique items)

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File 148:Gale Group Trade & Industry DB 1976-2002/Apr 18  
(c)2002 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2002/Apr 18  
(c) 2002 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2002/Apr 18  
(c) 2002 The Gale Group

File 95:TEME-Technology & Management 1989-2002/APR W2  
(c) 2002 FIZ TECHNIK

12/3,K/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02314897 9644044

**Cyberbanking**

Ogilve, Charles W III  
Banking Management v72n3 PP: 14 May/Jun 1996  
ISSN: 1049-1775 JRNL CODE: BAD

...ABSTRACT: interactive capabilities, confining themselves to look-alike home banking offerings. Emerging payment schemes such as **e - cash**, **electronic transfers** and **smart cards** gravely threaten **banks** ' involvement in the payment system. The fledgling electronic system is handling simple bill payment services...

12/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01838276 04-89267

**Virtual cash gets real**

Larsen, Amy K  
Informationweek n736 PP: 46-58 May 31, 1999  
ISSN: 8750-6874 JRNL CODE: IWK  
WORD COUNT: 3947

...TEXT: growers.

Credit-card companies, meanwhile, are working on new concepts such as letting consumers transfer **cash** from **bank accounts** via the **Web** to **smart cards** plugged into PCs. The cards can then be used to pay for goods and servicesboth...

12/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01783850 04-34841

**Electronic commerce**

Oliveira, Luis; Amorim, Pedro; Vilao, Cristina  
International Financial Law Review Spain and Portugal: A Legal Guide Supplement PP: 37-42 Jan 1999  
ISSN: 0262-6969 JRNL CODE: IFL  
WORD COUNT: 3501

...TEXT: fall into unauthorized hands.

Encryption is an integral part of systems for electronic payments, inter-**bank money transfers**, digital money (**e - cash**) and **smart card** technology. Apart from providing privacy (for example by encoding e-mail messages and other computer...

12/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01206981 98-56376

**Banking in cyberspace - A new frontier for treasury professionals**

Hagen, Kathleen A  
TMA Journal v16n2 PP: 45-51 Mar/Apr 1996  
ISSN: 1080-1162 JRNL CODE: JCG  
WORD COUNT: 2682

...TEXT: system also supports charge, void and return transactions.

Although the CyberCash system uses the existing **credit card** and **banking payment networks** to **transfer funds** between consumers, merchants and banks, treasury professionals should consider the possibility that their customers may...

12/3,K/5 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

01139529 97-88923

**Technology the Abco way**

Garry, Michael

Progressive Grocer v74n12 PP: 39-42 Dec 1995

ISSN: 0033-0787 JRNL CODE: PGR

WORD COUNT: 1786

...TEXT: important."

That prompted Johnson to start looking for a switch, the software that directly channels **electronic funds transactions** to **banks**, **ATM networks** and credit card companies, rendering third-party processors unnecessary. He found that switches on...

12/3,K/6 (Item 6 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2002 ProQuest Info&Learning. All rts. reserv.

00811429 94-60821

**EPS makes room for Mellon**

Radigan, Joseph

United States Banker v104n1 PP: 52 Jan 1994

ISSN: 0148-8848 JRNL CODE: USI

WORD COUNT: 483

...TEXT: accounts, which is the business done by Mellon, MAC's computers also run ATMs and **electronically transfer ATM transactions** from **bank** to bank.

This is not the first time that Mellon has done business with MAC...

12/3,K/7 (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00182779 82-24340

**ATM Makers Line up to Cash in**

Anonymous

Business Week n2758 (Industrial Edition) PP: 88B-88D Sep 27, 1982

ISSN: 0007-7135 JRNL CODE: BWE

ABSTRACT: When automated **teller machines** (ATMs) that **electronically accept bank deposits** and dispense **cash** were first implemented, industry observers wondered whether consumers would do business with a computer instead...

12/3,K/8 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07349428 Supplier Number: 62237969 (USE FORMAT 7 FOR FULLTEXT)

**BRIEFING - ASIA BANKING - MAY 22, 2000.**

AsiaPulse News, p0437  
May 22, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1068

... new service, which is being jointly developed with Mesiniaga Bhd, will allow customers to make **payment on - line** using their **deposit accounts or credit cards** .

RECAPITALISATION OF **BANK** NEGARA INDONESIA IN JUNE  
JAKARTA - Co-ordinating Minister for Economy, Finance and Industry Kwik Kian...

12/3,K/9 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

07296208 Supplier Number: 61764110 (USE FORMAT 7 FOR FULLTEXT)  
**E-finance: convenience over security.(Web sites allow users to consolidate personal financial information)(Brief Article)**  
Charski, Mindy  
U.S. News & World Report, v128, n17, p69  
May 1, 2000  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; General  
Word Count: 454

... can now rejoice. Sites like Excite, OnMoney.com, and Quicken.com let consumers bring their **online bank accounts , bills , credit card** statements, and brokerage data to one screen, via one password, for free. Other sites, like...

12/3,K/10 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

07291745 Supplier Number: 61790009  
**THAILAND: E-CASH CARD UNVEILED BY TFB.**  
Nation, p1  
April 27, 2000  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:  
...day and the card can also be used for other financial services offered by the **bank** including **e - ATM , cash withdrawals , transfers and e -phone banking** .

12/3,K/11 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

07070942 Supplier Number: 59599918 (USE FORMAT 7 FOR FULLTEXT)  
**High (tech) society.(the Internet)(Internet/Web/Online Service Information)**  
Internet Magazine, p41  
Feb, 2000  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 840

... your credit card to buy things (without using the physical card itself) and use your **Internet bank account to pay your credit card** bill. No physical representation of money is involved. We've already

reached the future - we...

12/3,K/12 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06974573 Supplier Number: 59009402 (USE FORMAT 7 FOR FULLTEXT)  
**ezlogin.com Provides Consumers With Wireless Access to Account Information  
From Over 700 Financial Institutions.**  
Business Wire, p0091  
Jan 27, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 641

... shopping, and email information - at any time.  
ezlogin.com provides direct access to over 700 **financial  
institutions** including **banks**, **credit card** companies, **online  
brokers**, mutual **funds**, **billing** services, as well as other specialized  
financial services. The Personal Summary service enables users to...

12/3,K/13 (Item 6 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

06887130 Supplier Number: 58312741 (USE FORMAT 7 FOR FULLTEXT)  
**In Brief: Atlanta Web Bank to Add Data Service. (Brief Article)**  
American Banker, v164, n242, p12  
Dec 20, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Magazine/Journal; Trade  
Word Count: 176

... s Web site will give customers access to personal information from  
multiple sources, such as **credit card** and **bank accounts**,  
investments, **e-mail**, and **bills**.  
"As a leader in Internet banking, (Security First) has always been  
committed to providing innovative...

12/3,K/14 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

06765692 Supplier Number: 56895463 (USE FORMAT 7 FOR FULLTEXT)  
**The Seven Laws Of Customer Care. (Building loyalty through service in an  
increasingly impersonal world is a key ingredient for any bank's  
success.)**  
Dougherty, David  
Bank Technology News, pITEM99298016  
Oct, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1392

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:  
...days when bankers truly knew their customers by name. As more customers  
turn to direct **deposit**, phone and **Internet transactions**, and **ATM**  
withdrawals, **banks** have fewer opportunities to build relationships with  
customers that go beyond a personal identification number.

12/3,K/15 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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06626204 Supplier Number: 55717894 (USE FORMAT 7 FOR FULLTEXT)  
**HP Snatches More ASPs From Under Sun's Nose. (Brief Article)**  
Fellows, William  
Computergram International, n3744, pNA  
Sept 10, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newswire; Trade  
Word Count: 622

... hours using HP hardware, software and services. From creating a web site to opening an **online transaction bank account** for handling **credit cards**. StarMedia has an existing deal with SkyBox to ship goods anywhere in Latin and South...

12/3,K/16 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06614476 Supplier Number: 55674723 (USE FORMAT 7 FOR FULLTEXT)  
**Wilmington Savings Fund Society, FSB (WSFS) Announces Pending Launch of Internet-Only Banking Subsidiary and Investment in CustomerOne Financial Network, Inc.**  
PR Newswire, p2334  
Sept 7, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 861

... week live call center, will be provided a full array of superior value products, including **deposit accounts**, secure **web banking**, online **bill payment**, **credit cards** and instant decision home loans. Through ClFN, brokerage, investment advisory services and insurance quote services...

12/3,K/17 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

06546039 Supplier Number: 55377219 (USE FORMAT 7 FOR FULLTEXT)  
**Wrap-up: Contract Signings.**  
Bank Technology News, pITEM99218019  
July, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 296

... communication service to Cincinnati-based ThruComm Inc. for the provision of online communications to the **bank**'s remote **ATM** network. Midwest **Payment Systems**, the **electronic funds transfer** subsidiary of Cincinnati-based Fifth Third Bancorp, has signed a three-year contract to provide...

12/3,K/18 (Item 11 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06378549 Supplier Number: 54763090 (USE FORMAT 7 FOR FULLTEXT)  
**Virtual Cash Gets Real -- Businesses Are Deploying New Online Payment Technologies In Lieu Of Credit-Card Systems. (Internet/Web/Online Service Information)**

Larsen, Amy K.  
InformationWeek, p46  
May 31, 1999  
Language: English      Record Type: Fulltext Abstract  
Document Type: Magazine/Journal; Tabloid; General Trade  
Word Count:      3246

... growers.  
Credit- card companies, meanwhile, are working on new concepts such as letting consumers transfer **cash** from **bank accounts** via the **Web** to **smart cards** plugged into PCs. The cards can then be used to pay for goods and services...

12/3,K/19      (Item 12 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

05988562      Supplier Number: 53351942 (USE FORMAT 7 FOR FULLTEXT)  
**Assessing the new online playing field.**  
Retail Banker International, n397, pNA  
August, 1998  
Language: English      Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count:      1012

... business lending and personal investing. Web sites such as Charles Schwab have begun to offer **bank** -like services - **checking accounts** , **online bill payments** and **debit cards** , in addition to the OneSource funds supermarket.  
"Never say never, but we don't see...

12/3,K/20      (Item 13 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

05967878      Supplier Number: 53252601 (USE FORMAT 7 FOR FULLTEXT)  
**Newly Formed Puerto Rican Network Selects Deluxe as EFT Processor;**  
**Providing Network Access and Cutting-edge Technology.**  
PR Newswire, p8488  
Nov 23, 1998  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:      438

... and offline transactions for each of the three banks. With an established reputation in processing **ATM** and **POS transactions** for **shared EFT networks** and **financial institutions** , DEPS was the first choice for the network.  
"We chose DEPS as our processor because...

12/3,K/21      (Item 14 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05808761      Supplier Number: 50301884 (USE FORMAT 7 FOR FULLTEXT)  
**Intuit and Systems Integrator EEI Team Up To Speed Industry-wide Deployment of Online Banking and Brokerage**  
PR Newswire, p0914NYM055  
Sept 14, 1998  
Language: English      Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count:      857



... Intuit software to access many more financial services over the Internet. These services include intrabank **fund transfer**, **online payment of bills**, email communication, **credit card**, **banking**, and investment download, and online trading services.

As an authorized Open Financial Exchange (OFX) solution...

12/3,K/22 (Item 15 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

05201354 Supplier Number: 47935482 (USE FORMAT 7 FOR FULLTEXT)  
**Atlanta Internet Bank Experiences Significant, Fast Growth**  
PR Newswire, p826ATTU014  
August 26, 1997  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 378

... seeking high-yield money market accounts and certificates of deposit.

The bank also offers interest-bearing **checking**, **7x24 banking**, **electronic bill payment** services, and **ATM** cards. AIB expects to offer a full line of consumer products, including consumer loans, credit...

12/3,K/23 (Item 16 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

05096081 Supplier Number: 47482099 (USE FORMAT 7 FOR FULLTEXT)  
**New tools for the trade II**  
InfoWorld, p92  
June 23, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 6536

... encryption signatures or personal identification numbers (PINs) to replace the written signatures. Less popular than **credit cards**; lower **transaction** costs.

EFT - ( **Electronic Funds Transfer** ) A proprietary **network** used by **banks** to transfer money between one another.

FSTC - (Financial Services Technology Consortium) Four-year-old nonprofit...

12/3,K/24 (Item 17 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05062002 Supplier Number: 47430943 (USE FORMAT 7 FOR FULLTEXT)  
**Ratings Time For Two-Way Television**  
Bank Technology News, pN/A  
June 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2029

... hand-held smart card reader that lets users connect through any telephone line to their **bank accounts** and download **electronic cash** to **smart cards** residing in the device. This test of the Personal ATM will coincide with Citibank's...

12/3,K/25 (Item 18 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2002 The Gale Group. All rts. reserv.

04784703 Supplier Number: 47042192

**Huntington earnings meet expectations.**

Sheban, Jeffrey

Columbus Dispatch (OH), pB1

Jan 16, 1997

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

ABSTRACT:

...bank's successful fiscal 1996 to the revenue growth in fee-based services, which includes **credit card fees, chargers on deposit accounts**, and **electronic banking fees**. ...

12/3,K/26 (Item 19 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04598615 Supplier Number: 46762295 (USE FORMAT 7 FOR FULLTEXT)

**Security First Network Bank Branches Out**

Bank Technology News, pN/A

Oct 1, 1996

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 694

... First. The city office will also feature PC kiosks with Internet access, which will enable **depositors** to conduct **online banking transactions**, and an **ATM** that eventually will be upgraded to use smart cards.

"This is very different than a...

12/3,K/27 (Item 20 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04507177 Supplier Number: 46619939 (USE FORMAT 7 FOR FULLTEXT)

**Security First Network Bank continues to revolutionize banking.**

Business Wire, p08120340

August 12, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 761

... of SFNB. SFNB-Atlanta will also feature PC kiosks with Internet access which will enable **depositors** to conduct **online banking transactions**, and an **ATM** that will be upgraded to use smart-card compatible technology as demand develops.

Account managers...

12/3,K/28 (Item 21 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04456440 Supplier Number: 46541570 (USE FORMAT 7 FOR FULLTEXT)

**The Pharmacy Fund announces strategic alliance with software vendors to provide seamless access to RAPID RxEMIT; High-tech RAPID RxEMIT financial service improves cash flow for pharmacists.**

Business Wire, p07151404

July 15, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 942

... streamlining and reducing the time-intensive and costly third-party receivables process. Similar to a **banking credit card transaction**, The Pharmacy **Fund** purchases on - line electronically adjudicated prescription accounts receivables for a small discount fee and makes an overnight, direct...

12/3,K/29 (Item 22 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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03839734 Supplier Number: 45494118 (USE FORMAT 7 FOR FULLTEXT)  
**IT in banking workshop held**  
Vietnam Investment Review, p10  
April 24, 1995  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 205

... and SEMA Groups demonstrated teller automation, and systems for automated interactive voice response, integrated retail **banking**, **electronics funds transfer**, and credit/ **charge card** processing.

12/3,K/30 (Item 23 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

03696958 Supplier Number: 45232938 (USE FORMAT 7 FOR FULLTEXT)  
**Staking Your Place In Cyberspace**  
Bank Technology News, p1  
Jan, 1995  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2140

... realm of existing electronic structures also pose a threat to banks. Systems based on electronic **cash**, for example, **transfer funds** via **electronic accounts** on the **Internet**, not **credit card** accounts. While **banks** would still be the depositories for the various accounts, the opportunity to earn per -transaction...

12/3,K/31 (Item 24 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02928094 Supplier Number: 43957236 (USE FORMAT 7 FOR FULLTEXT)  
**Visa links first customers to new global vsat network**  
Telecom Markets, pN/A  
July 8, 1993  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 505

... larger Payment System 2000 project, which involves restructuring the computer and communications systems which link **banks Visa 's** international **network**.

Satellite **savings**: According to **Bill Scarlett**, executive vice president of Visa's delivery systems division in Europe, vsat technology provides...

12/3,K/32 (Item 25 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02571269 Supplier Number: 43411325  
**Concord wins OK for bank charter**  
Commercial Appeal (Memphis, TN), pB5  
Oct 31, 1992  
Language: English Record Type: Abstract  
Document Type: Newspaper; Trade

ABSTRACT:

...to open its bank on 12/1/92. Concord EFS will handle its own checks, **electronic funds transfers** and **payments from debit cards**; the **bank** charter allows the company to perform these transactions on its own, without a bank's...

12/3,K/33 (Item 26 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2002 The Gale Group. All rts. reserv.

02544011 Supplier Number: 43371405  
**Interac rolls out debit card system**  
Computing Canada, p1  
Oct 13, 1992  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

Interac is rolling out a direct payment service that uses standard **cash withdrawal bank cards**. **Electronic funds transfer** at point of sale (EFT/POS) is a three-layered network with the retailer's...

12/3,K/34 (Item 27 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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01384372 Supplier Number: 41645883  
**BIOMETRIC SYSTEMS OPEN THE DOOR**  
Mechanical Engineering-CIME, p58  
Nov, 1990  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Refereed; Trade

ABSTRACT:

...name. Future users for that kind of system include verifying credit card signatures and automatic **teller machine transactions** including the **electronic transfer of bank funds**. Detail is given to the biometric system efforts of IBM's Thomas J Watson...

12/3,K/35 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

12380277 SUPPLIER NUMBER: 63399441 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**PROSPECTS AND POLICY CHALLENGES.**  
World Economic Outlook, 1  
May, 2000  
ISSN: 0256-6877 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 21150 LINE COUNT: 01722

... of the financial sector. In the United States, for example, there are better measures of **bank services**, including **ATM transactions** and **electronic fund transfers**; and the ESA95 revisions reflect the increasing role in the economy of insurance and pension...

12/3,K/36 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

09905443 SUPPLIER NUMBER: 20050495 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**ATTENTION BUSINESS EDITORS:**  
PR Newswire, p1204VA002  
Dec 4, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 758 LINE COUNT: 00074

... has also allowed the bank to quickly develop and integrate  
electronic banking products including: telephone banking , electronic  
payroll , electronic funds transfer , credit card , and worldwide  
debit card.

By using Ovation running on Windows NT Server and Microsoft(R...

12/3,K/37 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

08284057 SUPPLIER NUMBER: 17631994 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Finance titles renew online banking efforts. (Industry Trend or Event)**  
Fikes, Bradley J.  
Computer Retail Week, v5, n119, p87(2)  
Nov 13, 1995  
ISSN: 1066-7598 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 894 LINE COUNT: 00073

... work at that bank. But when the systems were linked together so  
that people could withdraw cash at virtually any ATM -equipped bank  
, the concept was accepted.

Moreover, the system isn't limited to personal use. For example...

12/3,K/38 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

07187770 SUPPLIER NUMBER: 15144714 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**EPS makes room for Mellon. (Mellon Bank Corp. invests in Electronic Payment  
Services Inc.)**  
United States Banker, v104, n1, p52(1)  
Jan, 1994  
ISSN: 0148-8848 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 517 LINE COUNT: 00038

... accounts, which is the business done by Mellon, MAC's computers  
also run ATMs and electronically transfer ATM transactions from  
bank to bank.

This is not the first time that Mellon has done business with MAC...

12/3,K/39 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2002 The Gale Group. All rts. reserv.

05528904 SUPPLIER NUMBER: 11588895 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Shared Financial adding software that runs on Unix. (Shared Financial  
Systems Inc.) (Technology/Operations)**  
Gullo, Karen  
American Banker, v156, n228, p3(1)  
Nov 26, 1991  
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 444 LINE COUNT: 00036

... processing sites and in departments in a move to distribute computer processing.

Widespread Use

Many **banks** and **credit card** companies use **Shared Financial's electronic payment** software. The company has 260 installations worldwide.

"So much of the processing power in banks...

12/3,K/40 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

05230922 SUPPLIER NUMBER: 11622721 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Banksys. (Belgian Telecommunications Equipment and Systems) (Special Report: Telecommunications) (Product Announcement)**

Belgium: Economic and Commercial Information, v27, n104, pS22(1)

Spring, 1991

DOCUMENT TYPE: Product Announcement ISSN: 0775-1443 LANGUAGE:

ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 402 LINE COUNT: 00032

... first European success scored by Banksys, which has developed many management and security systems, for **bank cards**, **electronic funds transfer** and **cash** dispensers, among others. For instance, Banksys fitted out the authorization centre which manages the biggest...

12/3,K/41 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

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01944773

**2 Institutions Break Ground in Chicago by Charging ATM Fees**

American Banker June 10, 1988 p. 21

ISSN: 0002-7561

... this practice. A recent survey published by Bank Network News indicated that of 29 major **banks** in **shared ATM networks**, 20 **charged** foreign transaction fees vs another survey in 1987 which showed only 16 charging the fees. ...

12/3,K/42 (Item 1 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

02157344 SUPPLIER NUMBER: 20452064 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Newsbytes Daily Summary.**

Newsbytes, pNEW03260057

March 26, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 3160 LINE COUNT: 00265

... system from April. The Web site will offer shoppers a selection of payment options, including **credit cards** or direct **payments** from **bank accounts**.

5. \*\*\*\* **Internet** Update -- By Martyn Williams, Newsbytes. This is a roundup of new and updated resources and...

12/3,K/43 (Item 2 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

01951654 SUPPLIER NUMBER: 18409982 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**SNA: suitable for frame relay. (Wide Area Networking) (Technology**

**Information)**

Parsons, Terry; Bahr, Daniel  
LAN Magazine, v11, n7, p99(4)  
July, 1996

ISSN: 1069-5621      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3369      LINE COUNT: 00273

... cling to their SNA networks. An example is the banking industry.  
With their countless automatic **teller machines**, **electronic cash transfers**, and **online** financial services, **banks** cannot afford the threat of a security breach or communications failure. One reason for the  
...

**12/3,K/44      (Item 3 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

01535167      SUPPLIER NUMBER: 12617173      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**CheckFree: the good, the bad and the zealots. (electronic bill-paying service)**

Stern, Linda  
Home Office Computing, v10, n9, p40(3)  
Sept, 1992

ISSN: 0899-7373      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1781      LINE COUNT: 00135

... want them paid, and CheckFree does the rest. It pays some bills, such as big **banks** ' **credit cards**, by **electronic funds transfer**. It **pays** most individuals, like your dentist or dry cleaner, with checks drawn on your account, which...

**12/3,K/45      (Item 1 from file: 95)**

DIALOG(R)File 95:TEME-Technology & Management  
(c) 2002 FIZ TECHNIK. All rts. reserv.

00930512 E95100200234

**Nouvelles possibilites de paiement. Utilisation des terminaux personnels mobiles et des reseaux de telecommunication personnels**

(Neue Zahlungsmoeglichkeiten. Verwendung persoenlicher mobiler Terminals und persoenlicher Telefonnetze)

(New payment possibilities. Utilisation of personal mobile terminals and personal telephone networks)

Combaniere, C

France Telecom, F

Revue de l'Electricite et de l'Electronique - REE, v17, n4, pp57-65, 1995

Document type: journal article      Language: French

Record type: Abstract

ISSN: 1265-6534

DESCRIPTORS: TELECOMMUNICATION; MOBILE RADIO SERVICE; **BANKING** ;  
**ACCOUNTANCY** ; TELEPHONE **NETWORKS** ; CALL **CHARGE** REGISTRATION; **CHIP CARD**

Set	Items	Description
S1	1	AU=(BARBARA E? OR BARBARA, E ? OR JENKINS, A ? OR JENKINS - A?)
S2	464009	BANK? OR FINANCIAL()INSTITUTION? OR SAVING?()LOAN? OR S(1W- )L
S3	2595694	ACCOUNT? OR CHECKING? OR SAVING? OR SHAR? OR DEPOSIT? OR W- ITHDRAW? OR TRANSFER? OR FUND?
S4	2878359	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB OR WEB()- (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOMEPAGE OR HOME(- )PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER OR E OR ELECTRON- IC? OR VIRTUAL?
S5	1303650	PAY????? OR TRANSACT? OR BILL???? OR CHARG? OR SETTLE? OR D- UES OR CASH?
S6	84855	(SMART OR BANK OR CREDIT OR DEBIT OR CHARGE OR UNIVERSAL OR CHIP OR INTELLIGENT)()CARD? ? OR CREDITCARD? OR DEBITCARD? OR CHIPCARD? OR VISA OR MASTERCARD? OR BANKCARD? OR ATM OR TELL- ER()MACHINE? OR CASH()POINT?
S7	39693	S3(2N)S4
S8	95	(S7(5N)S5)(5N)S6
S9	59	S8 AND S2
S10	48	S9 NOT PY>2000
S11	42	S10 NOT PD=20000711:20020419
S12	42	RD (unique items)

?show files

File 2:INSPEC 1969-2002/Apr W2  
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File 233:Internet & Personal Comp. Abs. 1981-2002/Apr  
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(c) 2002 The New York Times

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(c) 2002 The Gale Group



12/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6500595 INSPEC Abstract Number: C2000-03-7120-063

**Title: Cyberconsumption taxes and electronic collection systems: a canonical consumer-delivered sales tax**

Author(s): Jae Kyu Lee; Yeoul Hwangbo

Journal: International Journal of Electronic Commerce vol.4, no.2

p.61-82

Publisher: M.E. Sharpe,

Publication Date: Winter 1999-2000 Country of Publication: USA

CODEN: IJECFE ISSN: 1086-4415

SICI: 1086-4415(24/2000)4:2L.61:CTEC;1-X

Material Identity Number: G303-2000-001

U.S. Copyright Clearance Center Code: 1086-4415/99-00/\$9.50+0.00

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

**Abstract:** This study analyzes existing consumption tax systems and proposes a new cyberconsumption tax policy called the consumer-delivered sales tax (CDS tax) for use in the electronic commerce environment. The CDS tax has the characteristics of a sales tax, but is remitted directly by the consumer without the intervention of the supplier. Seven criteria are laid out for use in designing an acceptable cybertax system: the system should be equitable and simple, ensure user confidence, prevent tax evasion and economic distortion, maintain a fair balance among countries, and not introduce a new form of taxation. All of these goals are satisfied by a version of the CDS tax termed the canonical CDS tax. The taxation agency in the supplier's country imposes the canonical CDS tax on consumers in a manner that is consistent in both physical- and cyberspace. The merchant's software issues a tax bill to the consumer's personal computer (PC) together with the bill for the consumer's purchase. The consumer pays the total amount, and the tax portion of the payment is transferred to the account of the consumer's tax agency in a consumer-designated bank. The study shows that the canonical CDS tax system can be implemented using ordinary electronic payment systems, such as **electronic fund transfers**, **electronic credit cards** and **electronic cash**. It also demonstrates that the canonical CDS tax system can coexist with traditional consumption tax systems, such as the sales tax and the value-added tax. (28 Refs)

Subfile: C

Descriptors: EFTS; electronic commerce; tax preparation

Identifiers: electronic collection systems; consumer-delivered sales tax; cyberconsumption tax policy; electronic commerce; sales tax; user confidence; taxation; personal computer; canonical CDS tax; electronic payment; electronic fund transfers; electronic credit cards; electronic cash; value-added tax

Class Codes: C7120 (Financial computing)

Copyright 2000, IEE

12/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

6164256

**Title: All about the euro?**

Author(s): Violino, B.

Journal: InformationWeek no.51 p.27-8

Publisher: Emap Computing & CMP Media Inc,

Publication Date: 20 Jan. 1999 Country of Publication: UK

CODEN: INFWF5

Material Identity Number: G220-1999-002

Language: English Document Type: Journal Paper (JP)

Treatment: Economic aspects (E)

**Abstract:** The first phase of the euro kicked in on January 1, with 11 of the 15 European Union countries standardising on the currency for non-cash

transactions, such as **credit card** and cheque **payments**, invoices, **electronic funds transfer** and stock pricing. Despite such a profound change in the European market, which threatens to affect everything from financial systems to supply chains, many companies are taking a wait-and-see approach. Some are even ignoring the euro altogether. Yet, those US firms aggressively preparing for the euro have spotted a golden opportunity to gain an edge on the competition in Europe, simply by being ready to handle the new currency. Chase Manhattan, State Street **Bank**, Case, Ford Motor and Tektronics are among the US-based multinationals spending millions of dollars and devoting staff to the changeover, making euro readiness a priority. But these companies appear to be the exception.

(0 Refs)

Subfile: D

Descriptors: international trade; management of change

Identifiers: euro; noncash transactions; currency; credit card payments; cheque payments; invoices; electronic funds transfer; stock pricing; US firms

Class Codes: D2010 (Business and professional); D2050 (Financial applications); D1000 (General & Management aspects)

Copyright 1999, IEE

12/5/3 (Item 3 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03800301 INSPEC Abstract Number: D91000360

**Title: European Financial Self-Service 90. Self-Service, EFT, Video, Smart Cards, Cash. Conference Papers**

Publisher: Scottish Electron. Technol. Group, Troon, UK

Publication Date: 1990 Country of Publication: UK 196 pp.

Conference Date: 22-23 May 1990 Conference Location: Edinburgh, UK

Language: English Document Type: Conference Proceedings (CP)

Abstract: The following topics were dealt with: financial self-service; **electronic funds transfer**; video; **smart cards**; and cash dispensing.

Subfile: D

Descriptors: automatic teller machines; **banking**; EFTS; interactive video; smart cards

Identifiers: financial self-service; electronic funds transfer; video; smart cards; cash dispensing

Class Codes: D2050E (Banking)

12/5/4 (Item 4 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03161037 INSPEC Abstract Number: D88001871

**Title: Bank of Scotland and MATRIX ATMs join forces**

Author(s): Essinger, J.

Journal: Electronic Banking & Finance vol.5, no.2 p.10-12

Publication Date: April 1988 Country of Publication: Netherlands

CODEN: EBFIE4 ISSN: 0265-9239

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: The new set-up, which will be open to all MATRIX and **Bank** of Scotland card-holders from the outset, represents the first time that MATRIX has opened its network to a clearing **bank** and also the first time that the **Bank** of Scotland has opened its network to any building societies. The link-up will benefit both organisations in the spread of ATMs available. **Bank** of Scotland has 300 ATMs in Scotland and 12 in the rest of Britain. MATRIX has 40 ATMs in Scotland and 610 elsewhere. Massive financial advantages also accrue even to large organisations which choose to **share** their **ATM networks** rather than simply **pay** to install more of their own ATMs. (0 Refs)

Subfile: D

Descriptors: automatic teller machines  
Identifiers: **Bank** of Scotland; MATRIX; building societies; ATM networks  
Class Codes: D2050E (Banking)

12/5/5 (Item 5 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02760775 INSPEC Abstract Number: D86002805

**Title: Check writing up 6%**

Author(s): Lipis, A.H.

Journal: Bank Systems & Equipment vol.23, no.8 p.60B-2

Publication Date: Aug. 1986 Country of Publication: USA

CODEN: BSEQD6 ISSN: 0146-0900

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Despite earlier predictions that consumer check writing would decline in growth throughout the first half of the 1980s, checks have continued to grow at about the same rate as the 1970s. It appears that EFT is becoming more expensive than writing checks as a direct result of **shared ATM networks** where **ATM** owners are collecting **transaction** fees of 50 cents or more. **ATM** growth is likely to be significantly curtailed and total EFT growth will be similarly affected because of the large volume percentage represented by **ATMs**. The **banking** industry needs to rethink its EFT pricing strategy. (0 Refs)

Subfile: D

Descriptors: automatic teller machines; **banking** ; EFTS

Identifiers: consumer check writing; growth; shared **ATM** networks;  
transaction fees; **banking** industry; EFT pricing strategy

Class Codes: D2050E (Banking)

12/5/6 (Item 6 from file: 2)  
DIALOG(R)File 2:INSPEC  
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02579785 INSPEC Abstract Number: D86000315

**Title: Payment systems focus: positive rewards**

Author(s): Demaree, S.W.

Journal: Magazine of Bank Administration vol.61, no.11 p.8-10

Publication Date: Nov. 1985 Country of Publication: USA

CODEN: MBAAA5 ISSN: 0024-9823

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: After some 20 years of having terminals in place, the challenge of how to motivate customers to use automated teller machines remains unresolved. To generate volume, **bankers** must reward customers who take advantage of self-service **banking** and use the **ATM**. The reward must be positive, but it can come in many forms. The cost structure itself is not important. Rather the value saved when customers use an **ATM** should be the prime motivator. The management of MPACT, one of the nation's largest **shared ATM networks**, is convinced **transaction** volume would be 30% to 40% if its members refrained from charging their customers for interchange transactions. (0 Refs)

Subfile: D

Descriptors: automatic teller machines

Identifiers: motivate customers; automated teller machines; reward;  
**banking** ; MPACT

Class Codes: D2050E (Banking)

12/5/7 (Item 7 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

02475196 INSPEC Abstract Number: D85001823

**Title: An impulse to move more money (building societies)**

Journal: Banking World vol.3, no.5 p.58

Publication Date: May 1985 Country of Publication: UK

CODEN: BAWOEX ISSN: 0737-6413

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A); General, Review (G)

**Abstract:** The building societies are this year launching their major bid to stake out a place as a retail **banking** institution. The convergence of low-cost computing power and high-speed telecommunications, the societies believe, has removed the **banks** ' ancient monopoly of storing and moving people's funds. If customers are going to choose to hold deposits with institutions that can handle money transmission, then societies are determined to harness technology to provide this service. The key to the whole process, they believe, is the provision of 24-hour access to **cash** , through **networks** of **shared** ATMs. Two **ATM** networks, serving 14 and 7 institutions respectively, are under construction. First off the ground is Link, which with 800 machines is set to be third largest network in the UK. Link is, in fact, a federation of **financial institutions** . There are four major partners: National Girobank (180 machines); Cooperative **Bank** (50 machines); Abbey National (220 machines) and Nationwide (120 machines). The other network is EFT, which is to link machines run by seven societies in a network run by IBM. The seven member societies are: Alliance and Leicester (shortly to merge into one society); Leeds; Woolwich; National and Provincial; Anglia and Bradford & Bingley (all included in the top ten societies). EFT will be open for business in the autumn of 1985, with 125 machines, rising to 225 after six months. (0 Refs)

Subfile: D

Descriptors: automatic teller machines; **banking**

Identifiers: financial data processing; building societies; retail **banking** ; money transmission; shared ATMs; ATM networks; Link; National Girobank; Cooperative **Bank** ; Abbey National; Nationwide; EFT; Alliance and Leicester; Leeds; Woolwich; National and Provincial; Anglia; Bradford & Bingley

Class Codes: D2050E (Banking)

12/5/8 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

(c) 2002 The HW Wilson Co. All rts. reserv.

2220544 H.W. WILSON RECORD NUMBER: BAST99048279

**How to accept credit cards on your website [computer file]**

Coombs, Jason; Coombs, Ted

Byte (Online) (July 1999)

DOCUMENT TYPE: Feature Article ISSN: 0360-5280 LANGUAGE: English

RECORD STATUS: Corrected or revised record

**ABSTRACT:** A guide is presented to the technical workings of credit card processing and to setting up a **bank account** and **Web site** that accept **credit card payments** from anyone online.

**DESCRIPTORS:** Electronic funds transfer systems; Collecting of accounts;

12/5/9 (Item 1 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00366805 94LK11-010

**Cash-in-hand or e-cash on the Internet -- It's the same difference**

Hewitt, Michael J

LINK-UP , November 1, 1994 , v11 n6 p14, 1 Page(s)

ISSN: 0739-988X

Company Name: DigiCash

Product Name: E-Cash

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Discusses DigiCash's E-Cash, a system of digital cash, also called virtual cash. Says once the system becomes fully established, users will be able to send money over the Internet as securely and easily as sending electronic mail. The basic procedure to access E-Cash is to enter credit card or **bank** account details online, then withdraw as needed after entering the correct password. E-Cash is stored online until the user finds an online retailer willing to honor it. Predicts it will be used for small sums, or where checks are impractical. Adds that E-Cash surcharges will be less than those imposed on **credit card** purchases. Says excess **E - Cash funds** can be returned to the users' accounts. (LDS)

Descriptors: Money; Electronic **Banking** ; Future

Identifiers: E-Cash; DigiCash

12/5/10 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00361040 94CO09-009

**Get Rich Quick! -- You can make your financial dreams come true with the help of the right software**

English, David

COMPUTE , September 1, 1994 , v16 n9 p38-47, 7 Page(s)

ISSN: 0194-357X

Company Name: Intuit; MECA Software; Microsoft; Reality Technologies; DataTech Software

Product Name: Quicken for Windows: CD-ROM Deluxe Edition; Managing Your Money for Windows; Microsoft Money; Reuters Money Network Version for Quicken Users; Rich and Retired

Languages: English

Document Type: Buyer and Vendor Guide

Geographic Location: United States

Presents a buyers' guide to money-smart software for IBM PC Compatibles. Provides individual summaries of products in the following categories: personal finance programs (nine products), investment programs and services (seventeen products), and retirement-planning programs and online services (four products). Defines each of these categories. Says that personal finance programs will enable the user to balance multiple checkbook and **credit card accounts** , **pay bills electronically** , track investment portfolios by downloading the latest prices from online services, post reminders of recurring monthly bill payments, allow **acc bank** accounts online, send financial information directly to th user's tax program, and help in planning for retirement. Include sidebar article on specialized tax accounting software packages a a list of resources. Contains one photo, three screen displays, and product source information. (HHW)

Descriptors: Financial Planning; Financial Analysis; Investment; Retirement; Software Review; Vendor Guide

Identifiers: Quicken for Windows: CD-ROM Deluxe Edition; Managing Your Money for Windows; Microsoft Money; Reuters Money Network Version for Quicken Users; Rich and Retired; Intuit; MECA Software; Microsoft; Reality Technologies; DataTech Software

12/5/11 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00336028 94PJ01-004

**Trading pen for machine -- Small business processes credit cards electronically**

Steeves, Ryan

PC Today , January 1, 1994 , v8 n1 p31, 1 Page(s)

ISSN: 1040-6484

Company Name: Balloon-A-Tune; Via Systems

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Extols the benefits of electronic credit card processing through the story of Balloon-A-Tune in Wichita, KS. This small business used to have to manually write out phone orders (a majority of their business), call an 800 number for acceptance, write more transaction information, add up all the receipts, take them to the bank, and pay a 3.9% fee on all credit card sales. Since obtaining their electronic processing machine (which the owner got for free from the bank by complaining that they got enough of his credit card sales) he now only punches a few keys and transactions are verified and processed with deposits made electronically. His credit card fees are now 3.41% and he now has more time to deliver telegrams in a gorilla suit. Points out that VISA and MasterCard will soon require that all credit card transactions be verified. Says that electronic processors usually cost between \$300 to \$800. Contains two photos. (GEC)

Descriptors: Online Transaction Processing; Case Study; Banking ; Retailing; Finances

Identifiers: Balloon-A-Tune; Via Systems

12/5/12 (Item 1 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00125314 DOCUMENT TYPE: Review

PRODUCT NAMES: PayPal (781924); payMe.com (014516)

TITLE: You've Got Money!

AUTHOR: O'Brien, Jim

SOURCE: Computer Shopper, v20 n7 p84(1) Jul 2000

ISSN: 0886-0556

HOME PAGE: <http://www.computershopper.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

PayPal and PayMyBills.com' payMe.com are new services that allow consumers to e-mail real money using credit cards to pay for goods and services purchased on the Internet. The way a person's account is funded depends on the service. PayPal uses a consumer's voided check for direct withdrawal, payMe.com is provided with a credit card number from the user, and X.com, an Internet bank, is already set up for direct transfers for its customers. Other features are offered by the services. PayPal lets several people be billed at once, PayMe.com allows individual invoicing, and X.com will automatically bill the highest bidder in an auction after it closes. None of these services can offer all the benefits that their offline counterparts do. There are some elements of the e-cash services that online shoppers should be aware of.

COMPANY NAME: PayPal (671908); PayMyBills.com Inc (675423)

DESCRIPTORS: EFT ( Electronic Funds Transfer ); Internet Shopping; E -Commerce; E- Billing ; Credit Cards ; Auctions; E- Banking

REVISION DATE: 20020124

12/5/13 (Item 2 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2002 Info.Sources Inc. All rts. reserv.

00122506 DOCUMENT TYPE: Review

PRODUCT NAMES: X.com (791113); PayPal (781924); eBay (736414)

TITLE: Online Payments Get Personal

AUTHOR: Barnett, Megan

SOURCE: Industry Standard, v3 n9 p73(1) Mar 13, 2000  
ISSN: 1098-9196  
HOMEPAGE: <http://www.thestandard.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Wells Fargo recently acquired a stake in Billpoint, an online- payment technology owned by eBay, and now the **bank** will be processing credit card transactions and providing customer support for eBay customers. While Billpoint will be marketing only to eBay for now, it will soon widen its services to include areas like business-to-consumer commerce. X.com and PayPal have also teamed up to combine their online **payment** technology that centers on **electronic funds transfers** rather than **credit card payments**. While PayPal is now the leading payment system on eBay, the auction site will market Billpoint as the preferred payment option, but will allow other electronic payment services. People will be watching the auction sites, and if person-to-person payment is successful, other organizations will be sure to follow.

COMPANY NAME: PayPal (671908); eBay Inc (658545)  
DESCRIPTORS: EFT ( **Electronic Funds Transfer** ); **Credit Cards ; E - Billing ; Banks ; Auctions; Internet Marketing**  
REVISION DATE: 20020124

12/5/14 (Item 3 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00116764 DOCUMENT TYPE: Review

PRODUCT NAMES: **Online Financial Services (840513); E-Billing (839639)**

TITLE: **E-Payment Vehicles Taking Hold Slowly**  
AUTHOR: Redman, Russell  
SOURCE: Bank Systems & Technology, v36 n2 p19(1) Feb 1999  
ISSN: 1045-9472  
HOMEPAGE: <http://www.banktech.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

A panel of financial services experts recently dispelled the notion that emerging electronic bill payment technologies and services will likely replace traditional cash, check, and credit card services in the near future. Despite a growing demand among consumers to use e-payment systems such as smart cards, e-checks, and electronic purses, a lack of industry standards and weak value (in comparison to traditional payment methods) are keeping the technology from progressing as quickly as consumers would like it to. Similarly, the establishment of traditional credit card payment e-commerce systems online makes it tougher for businesses to strip it all down and start over after conquering consumer fears over online credit card security and fraud. Experts predict that credit cards will remain the dominant payment method for the Web for the short to medium term future.

COMPANY NAME: Vendor Independent (999999)  
DESCRIPTORS: **E- Billing ; E- Banking ; Credit Cards ; EFT ( Electronic Funds Transfer ); Financial Institutions ; Banks ; E-Commerce**  
REVISION DATE: 20020227

12/5/15 (Item 4 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00102189 DOCUMENT TYPE: Review

PRODUCT NAMES: EPIC-Enterprise (666181); Delphi (507768)

TITLE: E-payments for road-warrior expenses

AUTHOR: Staff

SOURCE: Datamation, v43 n6 p20(2) Jun 1997

ISSN: 0011-6963

HOME PAGE: <http://www.datamation.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Bottomline Technologies' EPIC-Enterprise, an electronic payment interchange and conversion system, will soon permit Paymentech, a **credit card transaction** processor, to **transfer electronic payments** via the national Automated Clearing House (ACH) network. ACH transfers are less expensive than checks or wire transfers, and all ACH transactions have settlement dates that determine when funds are available. Paymentech will include EPIC in payment software provided to customers, and no interruptions will occur in use of existing financial software. Users of the services include corporations who want to speed up payment of employee expense reports, because some **banks** view the waiting period for checks to be too long. If the particular EPIC-Enterprise user has to process many corporate credit card statements from many traveling employees, EPIC tracks all the accounts. Other topics discussed include Sabre Decision Technologies' use of Borland's Delphi to code a linked meeting scheduler that runs on Hewlett-Packard's systems, and Barnett **Banks**' use of the World Wide Web to provide full-service, real-time **banking** to customers. Barnett will also use IBM's Business Recovery suite disaster recovery software. The tool includes software that assists in tracking applications and sends Barnett Technologies' director of business recovery an e-mail when 90 days pass without a system outage.

COMPANY NAME: Bottomline Technologies Inc (586641); Borland Software Corp (347141)

SPECIAL FEATURE: Screen Layouts Charts

DESCRIPTORS: EFT (Electronic Funds Transfer); Clearinghouses; Internet Marketing; Program Development; EDI (Electronic Data Interchange); Delphi

REVISION DATE: 20010830

12/5/16 (Item 5 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00086017 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - CheckFree Corp (861235)

TITLE: Checkfree Asks IPO Investors To Underwrite \$50M Offering

AUTHOR: Mulqueen, John T

SOURCE: Communications Week, v576 p165(2) Sep 25, 1995

ISSN: 0746-8121

RECORD TYPE: Review

REVIEW TYPE: Company

CheckFree Technologies is hoping to raise \$50 million through an initial public offering of common stock. However, some of the company's biggest investors are using the IPO as an opportunity to sell off **shares**. CheckFree processes **electronic commercial transactions** for consumers, **credit card** companies, and **banks**. The company plans to sell 3.76 million shares, and current shareholders will sell 2.24 million. The firm's



prospectus does not list a specific use for the funds. At the initial offering price of \$15 per share, the company would be valued at \$506 million, which is 13 times its 1994 revenue. CheckFree has made several agreements with other companies to integrate its services into other products, including accounting software and Internet browsers.

COMPANY NAME: CheckFree Corp (465089)  
DESCRIPTORS: Software Marketing; EFT (Electronic Funds Transfer); Banks ;  
Financial Institutions  
REVISION DATE: 19990530

12/5/17 (Item 6 from file: 256)  
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00065736 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - Microsoft Corp (850195)

TITLE: Microsoft Titles Integrate Online Information Services  
AUTHOR: Richards, Kathleen  
SOURCE: Computer Retail Week, v65 p46(1) Jun 20, 1994  
ISSN: 1066-7598  
HOMEPAGE: <http://www.crw.com>

RECORD TYPE: Review  
REVIEW TYPE: Company

Microsoft Corporation released two products, CD-ROM Microsoft Complete Baseball and Microsoft Money 3.0, that could herald an emphasis on development of value-added consumer applications with integrated online information services. Microsoft Baseball Daily, an online information service, allows modem users to click an icon and gain access to team and player statistics, along with contest highlights. Microsoft Money 3.0 includes an electronic banking service, Bank Online, which provides 24-hour access to checking, savings, and credit - card accounts . Pay Online ( bill - paying ) and Quotes Online (investment) services are also provided. Microsoft expects banks throughout the country to support Bank Online by the end of 1994.

COMPANY NAME: Microsoft Corp (112127)  
DESCRIPTORS: Content Providers; News Services; Personal Finance; EFT  
(Electronic Funds Transfer); Software Marketing  
REVISION DATE: 20000830

12/5/18 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2002 The New York Times. All rts. reserv.

07481128 NYT Sequence Number: 219444961109  
DEALS LOOMING TO ESTABLISH US VENTURES IN CASH CARDS  
Hansell, Saul  
New York Times, Col. 5, Pg. 35, Sec. 1  
Saturday November 9 1996  
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English  
RECORD TYPE: Abstract

ABSTRACT:

Three groups of banks and credit card companies are racing to complete deals in next few weeks involving so-called smart cards--cards embedded with microchips that can store electronic cash and other data; next week, Mastercard International is expected to invest about \$160 million to buy 51% interest in Mondex, electronic cash system developed in Britain; in another deal, group of banks including First Union Corp and Bank of America is negotiating with Visa International Inc to establish

rival American smart card system; American Express is negotiating joint venture with Proton, electronic cash system in Belgium; some prospective deals noted (M)

COMPANY NAMES: Mastercard International; Mondex International; Visa International Inc; First Union Corp; Bank of America; American Express Co; Proton (Co)

DESCRIPTORS: Credit Cards and Accounts; Banks and Banking ; Smart Cards ( Cash Cards); Electronic Funds Transfer Systems (Efts); Cash Cards; Credit Cards and Accounts

PERSONAL NAMES: Hansell, Saul

12/5/19 (Item 2 from file: 474)  
DIALOG(R) File 474:New York Times Abs  
(c) 2002 The New York Times. All rts. reserv.

06791008 NYT Sequence Number: 016799940607  
**CITIBANK QUIETLY JOINS NEW YORK CASH EXCHANGE**  
New York Times, Col. 4, Pg. 4, Sec. D  
Tuesday June 7 1994  
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English  
RECORD TYPE: Abstract

ABSTRACT:

Citibank, in effort to enable its customers to use their cash machine cards at stores that accept NYCE cards, has quietly joined New York Cash Exchange nearly decade after other big Northeastern banks formed network to share their automated teller machines ; cash card used at merchant is known as debit card, because amount of purchase is debited from customer's checking account; move will not give customers many more places to get cash because Citibank and most NYCE member banks already share ATM's through Cirrus System, national ATM network owned by Mastercard International; although debit cards represent less than 2 percent of consumer purchases, bank says it felt it had to offer option to its customers; chart on what it means to Citibank customers to join NY Cash Exchange (M)

SPECIAL FEATURES: Chart

COMPANY NAMES: CITIBANK; NEW YORK CASH EXCHANGE (NYCE); MASTERCARD INTERNATIONAL INC

DESCRIPTORS: BANKS AND BANKING ; AUTOMATED TELLER MACHINES (ATM); DEBIT CARDS; CHECKS AND CHECKING ACCOUNTS

PERSONAL NAMES: HANSELL, SAUL

12/5/20 (Item 3 from file: 474)  
DIALOG(R) File 474:New York Times Abs  
(c) 2002 The New York Times. All rts. reserv.

00808430 NYT Sequence Number: 079208770501

John Brannon Albright details 2 new emergency cash plans for travelers.

Amer Express and Amer Airlines offer plan whereby cardholders will be able to cash personal check up to \$50 dollars by presenting card and airline ticket at any Amer Airlines airport ticket counter. Ticket need not be on Amer Airlines, but must show travel 'status' of within 48 hours of landing or departing. 2d plan by Systems and Forms of Chicago in assn with savings institutions nationwide will issue 'Prestige Card' to depositors in participating mutual savings banks or savings and loan assns, enabling them to cash check or withdraw from own savings acct while away from home. Card will be honored by about 4,000 institutions throughout US, including Hawaii and Alaska. Traveler calls toll-free number for name of nearest Prestige Card member institution. Out-of-town institution will phone hometown institution for auth to cash or make withdrawal from acct, and code known only to cardholder and own institution will be used (S).)

ALBRIGHT, JOHN BRANNON  
New York Times, Pg. 5, Sec. 10

Sunday May 1 1977

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: AMERICAN EXPRESS CO; AMERICAN AIRLINES INC; SYSTEMS AND FORMS (CHICAGO CO)

DESCRIPTORS: AIRPORTS; AIRLINES; CHECK- CASHING SERVICES; CREDIT CARDS AND ACCOUNTS ; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); IDENTIFICATION DEVICES; PASSENGER SERVICES; RESERVATIONS (AIRLINES, HOTELS, ETC); SAVINGS AND LOAN ASSNS; SAVINGS BANKS (MUTUAL); TICKETS; TRAVEL AND RESORTS

PERSONAL NAMES: ALBRIGHT, JOHN BRANNON

12/5/21 (Item 4 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00755207 NYT Sequence Number: 025985770601

Use of credit cards reptdly is undergoing change but revisions in system are in initial stages and impact on consumers and financial insts is uncertain. New debit card, or asset card, is being issued by some banks . Activates system that deducts payment from customer's bank acct almost instantly, rather than familiar credit card method that allows consumer to pay later. Is seen as key to complete electronic funds transfer system. Master Charge unit Interbank Card Assn introduces debit card called Signet. Other major card system Natl BankAmericard Inc is merging its debit card Entree into its new Visa program. Bankers note trend toward levying charges for cards, once issued free. Natl BankAmericard pres D W Hock notes more banks are issuing both cos' cards. Cautions that merging systems would reduce competition. Photo of some of estimated 500 million credit cards in use in US (L.)

FLINT, JERRY M

New York Times, Col. 1, Pg. 1, Sec. 4

Wednesday June 1 1977

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

SPECIAL FEATURES: Photo

COMPANY NAMES: INTERBANK CARD ASSN; VISA USA (CREDIT CARD CO)

DESCRIPTORS: BANKS AND BANKING; CREDIT CARDS AND ACCOUNTS; ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); FINANCES

PERSONAL NAMES: FLINT, JERRY M; HOCK, DEE W

12/5/22 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09306137

Wing Lung Bank provides online banking benefits

HONG KONG: WING LUNG CUTS FEE FOR ONLINE SERVICE

HK Economic Times (XKH) 13 Jun 2000 P. 2

Language: CHINESE

Wing Lung Bank will provide preferential packages to five areas of its online banking services namely credit card application, mortgage, fixed deposits, currency transaction and stock brokerage. Online fixed deposits of over HK\$ 30,000 will have higher interest rate of 5.75% p.a. which is higher than the normal rate. Customers can obtain credit card value by applying mortgages online. Online credit card applicants will also get one cinema ticket free of charge. The service charge for foreign currency transaction will be reduced from HK\$ 200 each transaction to HK\$ 150. Online remittance would also be reduced from HK\$ 40 per transaction to HK\$ 30 per transaction. \*

COMPANY: WING LUNG BANK

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
Retail **Banking** Services (6006); Mortgage Bankers & Brokers (6160);  
Private Debt (E5650);  
EVENT: Planning & Information (22); Marketing Procedures (24);  
COUNTRY: Hong Kong (9HON);

12/5/23 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09296344  
Popular y Western Union firman convenio  
COSTA RICA: WESTERN UNION SIGNS AN AGREEMENT  
La Republica (Costa Rica) (AWP) 25 May 2000 Online  
Language: ENGLISH

Western Union and Banco Popular in Costa Rica signed an agreement to provide services to clients such as **credit card payments**, loans and **savings funds** through **electronic transfers** at any Western Union location. Also, fund transfers will be available electronically worldwide.  
\*

COMPANY: BANCO POPULAR; WESTERN UNION

PRODUCT: Retail **Banking** Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);  
EVENT: Company Formation (14);  
COUNTRY: United States (1USA); Costa Rica (3COS);

12/5/24 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09277808  
TFB launches e-cash card  
THAILAND: E-CASH CARD UNVEILED BY TFB  
The Nation (XBO) 27 Apr 2000 Business p.B1  
Language: ENGLISH

The new TFB e-cash card which is excepted in some 8,000 outlets in Thailand has been unveiled by Thai Farmers **Bank** (TFB). The e-cash card will offer a maximum withdrawal of B 50,000 per day and the card can also be used for other financial services offered by the **bank** including **e - ATM**, **cash withdrawals**, **transfers** and **e -phone banking**.

COMPANY: TFB; THAI FARMERS **BANK**

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
EVENT: Product Design & Development (33);  
COUNTRY: Thailand (9THA);

12/5/25 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09271263  
Use smart cards to check illegal withdrawals  
MALAYSIA: SMART-CHIP ATM CARDS IN THE FUTURE?  
New Straits Times (XAS) 13 Apr 2000 p.5  
Language: ENGLISH

To curb the current cases of automated **teller machine (ATM)** card frauds, **shared ATM network** provider Malaysian Electronic Payment System Sdn Bhd (MEPS) said that **banks** should keep pace with technology

and introduce ATM cards with smart-chips to replace cards with magnetic strips. Unlike magnetic strip-cards, the smart cards cannot be tampered with, allow data to be encrypted and provide secure ATM-to-host computer transactions, said MEPS general manager Dr Md Khir Abdul Rahman. However, **banks** would first need to install smart card-compatible ATMs before issuing such cards. This expensive move would involve system upgrades but **banks** are expected to change to the secure system in due course. Among the crop of **banks** in Malaysia, only **Bank Islam** issues cards with smart-chips at present.

COMPANY: **BANK ISLAM**; MEPS; MALAYSIAN ELECTRONIC PAYMENT SYSTEM  
PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); **Banking** Institutions (6010);  
EVENT: Product Standards (35);  
COUNTRY: Malaysia (9MAO);

12/5/26 (Item 5 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09151037  
Local **banks** to close on Dec 31, Jan 3 for Y2K  
SOUTH KOREA: **BANKS** TO CLOSE FOR Y2K  
The Korea Herald (XBF) 28 Aug 1999 p.12  
Language: ENGLISH

South Korean **banks** will close on 31 December 1999, and from 1 to 3 January 2000 in preparation for the Y2K computer bug. According to the Korean Federation of **Banks**, all **bank** operations, including **transactions** at teller windows, **electronic funds transfers**, **deposits** and withdrawals through automated **teller machines** will be discontinued on 31 December 1999 and 3 January 2000. \*

PRODUCT: **Banking** Institutions (6010); Computer Software (7372);  
EVENT: Product Standards (35);  
COUNTRY: South Korea (9SOK);

12/5/27 (Item 6 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09138526  
**Banking** code to be extended  
AUSTRALIA: PROTECTION FOR **BANK** CUSTOMERS  
The Australian (XAA) 27 Jul 1999 p.22  
Language: ENGLISH

According to a paper released by the Australian Securities and Investments Commission, **bank** customers will get the same level of protection when they use any form of **electronic funds transfer** such as **smart cards**, digital **cash** and telephone and Internet **banking**. The paper proposes to make the **banking** code technologically neutral to extend protection for customers using all types of electronic transactions.

COMPANY: INTERNET

PRODUCT: Financial Services (6000); Cash Dispensers/ATM Systems (3573CD);  
Electronic **Banking** Svcs (6005);  
EVENT: National Government Economics (94);  
COUNTRY: Australia (9AUS);

12/5/28 (Item 7 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09080981

DBS scores a first with Net kiosks for customers

SINGAPORE: DBS OFFERS INTERNET KIOSKS

Business Times (XBA) 25 Mar 1999 p.4

Language: ENGLISH

Singapore's DBS Bank has unveiled Internet kiosks where its customers - even those without Internet accounts - can carry out banking transactions using their ATM (automated teller machine) cards. By inserting their ATM cards in a slot, customers can use the touch-screen terminals for transactions like transferring funds, making Sing dollar and CPF fixed deposit placements and making bill payments. Customers can also carry out tasks not possible with ATMs, like printing out a transaction history, applying for or terminating a bill payment, changing personal particulars, making remittances like demand drafts or travellers' cheques and enquiring for IPO results. Customers can also get the latest news updates or use Interactive Calculators to simulate loan quantum and monthly payments - two services that do not need an ATM card and are hence open to non-DBS customers. The security features of the new service are the ATM cards and the personal identification number (PIN) that users have to enter. The Internet kiosks allow the bank to offer customers with 24-hour self-service banking, seven days a week with regular updates. The bank intends to have 50 such kiosks. Each kiosk costs around S\$ 30,000 or around S\$ 10,000 less than an ATM.

COMPANY: INTERNET; DBS BANK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);  
Commercial Banks (6020);

EVENT: General Management Services (26); Plant/Facilities/Equipment (44);

COUNTRY: Singapore (9SIN);

12/5/29 (Item 8 from file: 583)

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06670653

FINANCE COMPANY TO LICENSE ONLINE-SETTLEMENT SYSTEM

JAPAN: ONLINE-SETTLEMENT SYSTEM TO BE LICENSED

The Nikkei Weekly (NW) 03 Aug 1998 P.9

Language: ENGLISH

Acom Co of Japan will license its Internet-based account - settlement system to consumer-credit and credit - card firms. It hopes to conclude licensing agreements with 10 firms initially, with set-up and other initial revenues projected to hit Y 25 mn (US\$ 173,600). The firm intends to impose 1% commission on sales. Acom started its Acosis system in November 1996 to settle online transactions for shoppers and retailers. There are currently about 400 businesses and 9,000 individuals using the service.

COMPANY: INTERNET; ACOM

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);  
Nonbank Credit Card Firms (6141);

EVENT: Planning & Information (22);

COUNTRY: Japan (9JPN);

12/5/30 (Item 9 from file: 583)

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06466849

Rivals cooperate on electronic commerce

JAPAN: FIRMS IN DIGITAL AUTHENTICATION VENTURE  
The Nikkei Weekly (NW) 02 May 1997 P.9  
Language: ENGLISH

A firm to provide digital authentication for electronic commerce on the Internet will be established in Japan under a joint venture among Fujitsu Ltd, Hitachi Ltd and NEC Corp. Besides digital authentication, the firm will develop integrated **chip cards** for identification and **electronic account settlement** and equipment and systems required for electronic commerce. 50% of the Y 30 mn capital will be invested by the three Japanese firms while a group of ten **banks**, securities and credit card firms will be responsible for the rest. The firm will like to issue 1 mn digital authentications in Japan a year by 2002. The world hardware and software electronic commerce market will be valued at Y 3 tn by 2000 while the Japanese market will be worth Y 600 bn.

COMPANY: NEC; HITACHI; FUJITSU; INTERNET

EVENT: Company Formation (14);  
COUNTRY: Japan (9JPN);

12/5/31 (Item 10 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06432368

atms and internet to enjoy msc spinoff

MALAYSIA: SHARE TRANSACTIONS ON ATM AND INTERNET  
Business Times Malaysia (XAR) 17 Feb 1997 P. 21  
Language: ENGLISH

The Malaysia government is expected to in the second half of 1997 to approve the use of automatic **teller machines** (ATMs) and the **Internet** for conducting **share transactions**.

PRODUCT: Securities & Commodities Exchanges (6230); Securities Dealers (6211); Debt & Equity Securities (E5640); Electronic Point of Sale Systems (3573EP); Electronic **Banking** Svcs (6005);  
EVENT: National Government Economics (94);  
COUNTRY: Malaysia (9MAO);

12/5/32 (Item 11 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06215348

VBB erhvhen 1996 Tarife f|r PendlerHvwhere Fahrkartenpreise f|r Pendl\

AUSTRIA: ELECTRONIC PAYMENT FOR TRAIN TICKETS  
Die Presse (XGO) 14/15 Oct 1995 p.21, and DerStandard, 16 Oct 1995,  
p.13  
Language: GERMAN

The Austrian national railway company VBB is to introduce new tariff structure in passenger transport in the first quarter of 1996. Especially commuters will be affected by fare increases, which are expected to raise VBB ticket revenues in 1996 by 1.5-1.7%. The tariff structure is to become more transparent, and subsidised fares for special groups, such as pensioners and school-children, will rise. VBB is not, however, planning to follow Deutsche Bahn's example and charge higher fares for rush hours. In the second half of 1996 VBB is to introduce a rail card. The company has held talks with Citicorp and **Bank Austria** about the introduction of a chip card, which can be used as a **credit card** and for **cash withdrawals**. **Electronic banking** centres are to be established in collaboration with **banks** at the biggest railway stations.

COMPANY: **BANK AUSTRIA; CITICORP; DEUTSCHE BAHN; OSTERREICHISCHE BUNDESBAHNEN**

PRODUCT: Debit Card Svcs (6020DC); Nonbank Credit Card Firms (6141); Smart Cards (3078SC); Consumer Finance Institutions (6140); Rail Passenger Transport (4011); Rail Transport (4010);  
EVENT: General Management Services (26); Product Design & Development (33); Commodity & Service Prices (72); Planning & Information (22);  
COUNTRY: Germany (4GER); Austria (5AUT);

12/5/33 (Item 12 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06189460  
Money deposit machines can classify **banknotes** with different denomin\  
HONG KONG: MONEY DEPOSIT MACHINES  
HK Economic Journal (XKG) 7 Aug 1995 p.4  
Language: CHINESE

In Hong Kong, HongKongBank and Hang Seng **Bank** are setting up money deposit machines in their branches. With respect to HongKongBank, more than 130 money deposit machines are operative. Hang Seng **Bank** has set up 22 units so far. Every new branch of Hang Seng **Bank** will have money deposit machines in the future. Hang Seng **Bank** estimated that 28 machines will be in service by early 1996. This money deposit machine is provided by a manufacturer named Siemens Nixdorf. HongKongBank and Hang Seng **Bank** have bought a total of 192 units from Siemens Nixdorf although not all of them are in service yet. This machine model can recognise major currencies and **bank** notes with 75 different denominations. Receipts for transactions are given to depositors. Consumers in Hong Kong still prefer deposit money through counters to automatic money deposit machines. According to HongKongBank, although its ATM machines have the function of cash and cheque deposit, 75% of the 400,000 transactions per day is money withdrawal and only 25% is other services like money transfer and deposit. \*

COMPANY: SIEMENS NIXDORF; HANG SENG **BANK** ; HONGKONGBANK

PRODUCT: **Cash** Dispensers/ **ATM** Systems (3573CD); Electronic Banking Svcs (6005); Savings Account Services (6001); Retained Earnings & Savings (E3410); Money Supply (E5620);  
EVENT: Marketing Procedures (24); Plant/Facilities/Equipment (44); Planning & Information (22);  
COUNTRY: Hong Kong (9HON);

12/5/34 (Item 13 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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05920590  
Nets chalks up 25pc rise in consumer spending to \$1.44b  
SINGAPORE: SD 1.44 BN IN SPENDING VIA NETS  
Business Times (XBA) 24 Jan 1994 p.2  
Language: ENGLISH

The general manager of the Network for Electronic Transfers (Singapore), Patrick Yi, revealed that consumer spending via Nets rose by 25% to SD 1.44 bn in 1993. In addition, the volume of transactions made via the system increased by 44% to 24.35 mn in 1993 compared to 16.88 mn in 1992. The number of Nets terminals at retail outlets has also raised from 1992's 5,743 to 7,757 in 1993. The Nets system enables customers with ATM ( **debit** ) **cards** from participating **banks** to make **payment** for purchases using the **Electronic Funds Transfer** at Point of Sale services. In Singapore, the **banks** participating in the service are DBS **Bank** , OCBC **Bank** , Overseas United **Bank** , United Overseas **Bank** , POSB, Tat Lee **Bank** and Keppel **Bank** .



COMPANY: KEPPEL BANK ; TAT LEE BANK ; POSB; UNITED OVERSEAS BANK ;  
OVERSEAS UNITED BANK ; OCBC BANK ; DBS BANK ; NETWORK FOR ELECTRONIC  
TRANSFERS (SINGAPORE)  
PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic Banking  
Svcs (6005);  
EVENT: General Management Services (26); Marketing Procedures (24);  
COUNTRY: Singapore (9SIN);

12/5/35 (Item 14 from file: 583)  
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05877071  
British insurer follows simple route in race to top of auto sector  
UK: DIRECT LINE GROWING APACE  
Wall Street Journal Europe (WSJ) 04 Aug 1993 p.1  
Language: ENGLISH

The article discusses the recent success of a UK car insurer, Direct Line - a telephone-based service now wholly owned by the Royal Bank . The company has concentrated on providing a low-cost product through the elimination of clerical costs (only accepting payment by electronic bank transfer and credit card ) and in having no agents. The firm has also stuck to low-risk business and the use of simple-to-operate data systems. Direct Line now holds around 6% of the UK car insurance market and has also branched out into household insurance. However, the article warns that the company may become a victim of its own success, either through having to accept higher-risk business to ensure further growth or through competition from firms imitating their service.

COMPANY: ROYAL BANK ; DIRECT LINE  
PRODUCT: Private Motor Insurance (6330PM);  
EVENT: Product Design & Development (33); Companies Activities (10);  
COUNTRY: United Kingdom (4UK);

12/5/36 (Item 15 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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05862939  
Abbey charges for using others' cash machines  
UK: ABBEY TO CHARGE ON SOME LINK MACHINES  
Sunday Times (ST) 06 June 1993 p.s4p3  
Language: ENGLISH

Abbey National will begin charging customers who use their cash cards to withdraw cash from other institutions' Link ATMs, on 07 June 1993. The Link network of ATMs consists of almost 6,000 machines operated by 32 members and Abbey will charge 60p/transaction for every withdrawal from another Link member's machine, although withdrawals from Abbey's two cheque accounts will be exempt from the new charges. Savers aged under 18 years will also be exempt. Abbey National has a network of almost 1,000 ATMs and less than 4% of customers use other Link machines, according to a spokesman.

COMPANY: ABBEY NATIONAL  
PRODUCT: Cash Dispensers/ ATM Systems (3573CD); Electronic Banking Svcs (6005); Savings Account Services (6001); Retained Earnings & Savings (E3410); Money Supply (E5620);  
EVENT: Commodity & Service Prices (72);  
COUNTRY: United Kingdom (4UK);

12/5/37 (Item 16 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05792318

Small retailers face higher card charges from Barclays **bank**  
UK - BARCLAYS RAISES SMALL RETAILER CARD CHARGES  
Financial Times (C) 1993 (FT) 6 April 1993 p1

BARCLAYS **bank** has told about 40,000 small retailers that the amount they are charged for each credit card purchase is to rise by 8 per cent from this month unless they pay Pounds 35 a month to rent electronic card checking machines from the **bank**. The increase is part of an effort by high street **banks** to raise charges to retailers for card transactions because their card-handling subsidiaries - known as merchant acquirers - have been making only small profits, or losses. Barclays has told half of the 80,000 small customers of its merchant acquirer that credit card transaction charges - which are between 1.2 and 4.5 per cent of purchase value - will rise 8 per cent unless they switch to **electronic checking**. It has also raised its **charges** by 1.4p per **debit card** transaction. It says this equals an average rise of 4 per cent for smaller retailers, who were paying between 20p and 60p per transaction before the rise in charges last week.\*\*

Copyright: Financial Times Ltd 1993

COMPANY: BARCLAYS **BANK**

PRODUCT: **Banking** Institutions (6010); Credit Card Services (6020CC);  
EVENT: SERVICE PRICING (36);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

12/5/38 (Item 17 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05024010

La Caja de Cataluna invertira nueve mil millones en informatica/  
SPAIN - CAJA CATALUNA TO INVEST IN INFORMATION TECHNOLOGY  
Expansion (EXN) 14 April 1992 p12  
Language: Spanish

Caja Cataluna (Spain), savings **bank**, will invest Pta9 bil in information technology in 1991, and will open 26 offices and install 197 new automatic tellers. Two thirds of the new offices will be outside Caja Cataluna's traditional area of operations, the region of Catalonia, Spain. The savings **bank**'s entire terminal system will be modernised, involving a cost of Pta4 bil. Caja Cataluna has purchased 2,900 new machines from IBM. Caja Cataluna reported a rise in pre-tax profit of 15.1 bil to Pta12.35 bil for 1991 vs 1990.

COMPANY: CAJA CATALUNA

PRODUCT: **Savings Banks** (6120SB); Electronic Banking Services (6005);  
Cash Dispensers/ATM Systems (3573CD);  
EVENT: NEW CAPACITY (44);  
COUNTRY: Spain (4SPA); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420);

12/5/39 (Item 18 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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04926371

Portman calls on Nexus to manage operations  
UK - NEXUS TO MANAGE PORTMAN'S ATM OPERATIONS  
Financial Technology Bulletin (FTB) 0 February 1992 p6

Portman Building Society, member of the Link **shared ATM network**, has appointed Nexus **Payment Systems** to manage its **ATM network**. Nexus will also provide a back-up computer disaster recovery service and co-ordinate the production and distribution of cards.

COMPANY: PORTMAN BUILDING SOCIETY; NEXUS PAYMENT SYSTEMS

PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic **Banking Services** (6005);  
EVENT: **CONTRACTS WON** (61);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);  
South East Asia Treaty Organisation (913);

12/5/40 (Item 19 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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04228223  
STRATUS WINS TRUSTEE SAVINGS **BANK CONTRACT**  
IRELAND - STRATUS WINS TRUSTEE SAVINGS **BANK CONTRACT**  
Computergram International (CGI) 24 April 1991 p1  
ISSN: 0268-716X

Stratus Computer, which has a plant in Ireland, has sold an XA2000 to the Trustee Savings **Bank** of Dublin to handle **electronic funds transfer transactions** on its Automated **Teller Machine** network. Its first system in Eire, valued at USD1r195k, it will manage the network in Ireland and connect it to other Irish and European Community **banks**; it will run ON/2 electronic funds transfer software from Logica Financial Systems Inc; apart from serving as an automatic teller machine message switch between TSB's existing NCR mainframe computer and other **banks**' cash dispenser networks, and it will also manage the savings **bank**'s database of customer card information.\*\*

PRODUCT: Electronic Point of Sale Systems (3573EP); Mainframe Computers (3573MF);  
EVENT: **CONTRACTS & ORDERS** (61);  
COUNTRY: Ireland/Eire (4IRE); OECD Europe (415); European Economic Community Countries (419); Northern Ireland and Eire (439);

12/5/41 (Item 20 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

02628140  
AIRDRIE SAVINGS **BANKS JOINS LINK**  
UK - AIRDRIE SAVINGS **BANKS JOINS LINK**  
Banking Technology (BTY) 0 April 1989 p53  
ISSN: 0266-0865

Airdrie Savings **Bank** has joined Link, the national **cash network** of ATMs. The **ATM network** of Airdrie **Savings Bank** will offer full Link standard facilities including GBP250/day maximum withdrawal and 24-hour online service.

PRODUCT: Public Networks (4811PN); Electronic **Banking Services** (6005);  
Building Societies (6120);  
EVENT: **COMPANIES ACTIVITIES** (10);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);  
South East Asia Treaty Organisation (913);

12/5/42 (Item 21 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
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01134319

LOCAL **BANKS** LEAD IN APPLICATION OF **BANKING** TECHNOLOGY  
SINGAPORE - LOCAL **BANKS** LEAD IN APPLICATION OF **BANKING** TECHNOLOGY  
Singapore Business Times (SBT) p16

Although Singaporean **banks** do not implement as many specific electronic **banking** products as foreign **banks**, they are still leaders in application of **banking** technology. United Overseas **bank** is hoping to export its software which provides a number of electronic **banking** services, including: home **banking** by use of microcomputers; and pay-by-phone facilities. CAP Information Systems has been involved in a number of EFTPOS schemes in the Pacific region. CAP has been commissioned to create a **network** for **electronic funds transfer** by **debit card** for **cashless payment** systems. **Banks** are giving development and utilisation of foreign exchange dealing systems a higher priority.

PRODUCT: Electronic Point of Sale Systems (3573EP); Electronic **Banking** Services (6005); Financial Software (7372FS); CAD/CAM Mechanical Software (COSW); Consumer Credit (E5653);  
EVENT: MARKET & INDUSTRY NEWS (60);  
COUNTRY: Singapore (9SIN); Pacific Rim (914);

Set	Items	Description
S1	0	AU=(BARBARA E? OR BARBARA, E ? OR JENKINS, A ? OR JENKINSA-?)
S2	4435950	BANK? OR FINANCIAL()INSTITUTION? OR SAVING?()LOAN? OR S(1W- )L
S3	11933012	ACCOUNT? OR CHECKING? OR SAVING? OR SHAR? OR DEPOSIT? OR W-ITHDRAW? OR TRANSFER? OR FUND?
S4	10415504	PAY????? OR TRANSACT? OR BILL???? OR CHARG? OR SETTLE? OR D-UES OR CASH?
S5	568164	(SMART OR BANK OR CREDIT OR DEBIT OR CHARGE OR UNIVERSAL OR CHIP OR INTELLIGENT)()CARD? ? OR CREDITCARD? OR DEBITCARD? OR CHIPCARD? OR VISA OR MASTERCARD? OR BANKCARD? OR ATM OR TELL-ER()MACHINE? OR CASH()POINT?
S6	335283	S3(2N) (ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB OR WEB() (SITE? OR PAGE?) OR WEBSITE? OR WEBPAGE? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? OR WWW OR CYBER OR E OR ELE-CTRONIC? OR VIRTUAL?)
S7	15634	S6(2N)S4
S8	867	S7(2N)S5
S9	94	S8(2N)S2
S10	66	S9 NOT PY>2000
S11	57	S10 NOT PD=20000711:20020419
S12	48	RD (unique items)

?show files

File 9:Business & Industry(R) Jul/1994-2002/Apr 18  
(c) 2002 Resp. DB Svcs.

File 20:Dialog Global Reporter 1997-2002/Apr 19  
(c) 2002 The Dialog Corp.

File 476:Financial Times Fulltext 1982-2002/Apr 20  
(c) 2002 Financial Times Ltd

File 610:Business Wire 1999-2002/Apr 19  
(c) 2002 Business Wire.

File 613:PR Newswire 1999-2002/Apr 19  
(c) 2002 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2002/Apr 19  
(c) 2002 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2002/Apr 18  
(c) 2002 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2002/Apr 18  
(c) 2002 The Gale Group

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

12/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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02779058 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Banking: Banks Face Loss of Customers to Account Aggregators**  
(According to a report from Celent Communications and others, the popularity of Web-based account aggregators threatens client retention at conventional banks; around 100,000 people are using aggregation services)

Web Finance, p N/A  
April 10, 2000  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 630

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Scrapers and Online Financial Services.

Marketing themselves as an efficient way to assemble information from bank , brokerage and credit card accounts , bills and e-mail services in one place, account aggregators like VerticalOne, Yodlee and EZ Login are rapidly...

12/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02747736

**Russian E-Commerce Hasn't Escaped Red Tape, but CyberPlat/**  
(Cyberplat, which claims 70%-80% of Russia's online payment service market, plans to divest of half of the company via a private placement during April or May 2000)

Wall Street Journal Europe, p 26  
March 16, 2000  
DOCUMENT TYPE: Business Newspaper ISSN: 0921-9986 (United Kingdom)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...have a 70%-80% share of Russia's online payment service market and offers both credit card and electronic bank transfers as payment solutions. The latter option is essentially a business-to-business model, and involves buyers and...

12/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02663701 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**In Brief: Atlanta Web Bank to Add Data Service**  
(VerticalOne, Security First Network Bank signed agreement that makes the latter the first bank to offer VerticalOne's information aggregation service to customers)

American Banker, v 164, n 242, p 12  
December 20, 1999  
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 172

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...s Web site will give customers access to personal information from

multiple sources, such as **credit card** and **bank accounts** ,  
investments, **e-mail**, and **bills** .

"As a leader in Internet banking, (Security First) has always been  
committed to providing innovative...

12/3,K/4 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02559226 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Service Puts Customers' Accounts on Favorite Sites**  
**(VerticalOne Corp (Atlanta, GA) launches service in 8/99 allowing Internet**  
**users to access multiple password-protected accounts, including bank**  
**statements, at one location)**  
American Banker, v 164, n 167, p 11  
August 31, 1999  
DOCUMENT TYPE: Newspaper; Survey ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 940

ABSTRACT:  
...data mining capabilities to obtain information from different providers  
in real time. Users can consolidate **bills** , **e-mail accounts** , **credit**  
**card** statements, **bank** accounts, and travel rewards at a single location.  
VerticalOne is developing the product with 90...

12/3,K/5 (Item 5 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02295838 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**NETS To Launch The Personal ATM In Singapore**  
**(Network for Electronic Transfers is introducing the PersonalATM, a**  
**portable smart card reader that can be used to load a bank card with**  
**electronic cash)**  
Newsbytes News Network, p N/A  
November 16, 1998  
DOCUMENT TYPE: Journal ISSN: 0983-1592 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 154

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...device the size of a pocket calculator that can be used to top up a  
**bank card** with electronic **cash** .

**Network for Electronic Transfers** (NETS) will launch the PersonalATM,  
a smart card reader device, in the next few weeks...

12/3,K/6 (Item 6 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

02287779 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**BankAmerica tests first Net reloadable Visa Cash cards**  
**(BankAmerica is launching pilot program to allow several hundred Visa and**  
**BankAmerica employees to download electronic money via Internet from**  
**bank accounts onto Visa Cash cards)**  
Electronic Payments International, n 134, p 2  
September 1998  
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 110

... (pilot program to allow several hundred Visa and BankAmerica employees to download electronic money via Internet from bank accounts onto Visa Cash cards)

12/3,K/7 (Item 7 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01954231 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Home Banking Data Book: 1998 Edition: Part 3  
(Listing of the top banks in the US in the 19th through 35th ranks lists direct-connect banking services, Internet-banking services and telephone-based home banking services offered by each bank, providing number of online banking users per bank when data available)  
Report on Home Banking & Financial Services, v 2, n 24, p 2+  
September 25, 1997  
DOCUMENT TYPE: Newsletter ISSN: 0199-2864 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2267

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...payments; 50 per payment thereafter

Services offered: Balance inquiry, other account data, funds transfer, bill payment, credit card account data, E-mail

INTERNET BANKING

Program name: Currently offers Internet banking

Current services: Balance inquiry, other account data, funds transfer...  
fee: Free with home banking

Services offered: Balance inquiry, other account data, funds transfer, bill payment, credit card account data, E-mail

INTERNET BANKING

Program name: Does not offer Internet banking

Current services: Nontransactional

Services planned: NIA

TELEPHONE-BASED...

...payment fee: NA

Services offered: Balance inquiry, other account data, funds transfer, bill payment, loan payment, credit card account data, E-mail  
INTERNET BANKING

Program name: Plans to offer Internet banking in December 1997

Current services: Nontransactional

Services planned...

12/3,K/8 (Item 8 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01954230 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Home Banking Data Book: 1998 Edition: Part 2

(Listing of the top 18 banks in the US lists direct-connect banking services, Internet-banking services and telephone-based home banking services offered by each bank, providing number of online banking users per bank when data available)

Report on Home Banking & Financial Services, v 2, n 24, p 2+  
September 25, 1997

DOCUMENT TYPE: Newsletter ISSN: 0199-2864 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2757

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...month

Bill payment fee: NA

Services offered: Balance inquiry, other account data, funds transfer, bill payment, credit card account data, E-mail  
INTERNET BANKING

Program name: Plans to offer Internet banking late 1997

Current services: Nontransactional

Services planned: Balance...

...9.95 for 20 payments

Services offered: Balance inquiry, other account data, funds transfer, bill payment, credit card account data, E-mail

INTERNET BANKING

Program name: Does not offer Internet banking

Current services: Nontransactional

Services planned: NIA

TELEPHONE-BASED...

12/3,K/9 (Item 9 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01873158 (USE FORMAT 7 OR 9 FOR FULLTEXT)

In-Home ATMs Get A Taste Of Reality

(Four firms unveil the Money Clip, a smart card reader that can be used in functions including home banking, Internet purchasing)

Bank Technology News, p 25

June 1997

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 591

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...a handheld smart card reader that lets users connect through any telephone line to their bank accounts and download electronic cash to smart cards residing in the device. This test of the Personal ATM will coincide with Citibank's...

TEXT:

...a handheld smart card reader that lets users connect through any telephone line to their bank accounts and download electronic cash to smart cards residing in the device. This test of the Personal ATM will coincide with Citibank's...

12/3,K/10 (Item 10 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01768237 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NEWS: EUROPE: French bank sheds weight: Fat days are over for a hefty institution, writes Andrew Jack:  
(Bank of France, which has seen steady drop in profits in recent years, is getting ready for restructuring that could cost 800 jobs)

Financial Times London Edition, p 02

March 20, 1997

DOCUMENT TYPE: Business Newspaper ISSN: 0307-1766 (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 800

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...financial operations falls correspondingly.

In addition, the growth in France - as in other countries - of credit card transactions, inter-bank electronic transfers and other non-cash forms of payment reduces the volume of notes in circulation, putting...

12/3,K/11 (Item 11 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01712912 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New England Plans To Roll Out Banking Services

(The New England will introduce virtual banking services such as credit cards, loans, electronic bill paying and funds transfer)

National Underwriter Life & Health, n 1, p 5+

January 06, 1997

DOCUMENT TYPE: Journal ISSN: 0028-033X (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 651

ABSTRACT:

The New England (TNE) will introduce virtual banking services such as credit cards, loans, electronic bill paying and funds transfer. The virtual bank is intended to enhance the firms's activities in the upscale market. In addition, TNE...

12/3,K/12 (Item 12 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01645411 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Security First Network Bank Branches Out

(Security First Network Bank, previously only an online bank, will begin opening some bank branches, called city offices)

Bank Technology News, v 9, n 10, p 11+

October 1996

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 760

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...First. The city office will also feature PC kiosks with Internet access, which will enable **depositors** to conduct **online banking transactions**, and an **ATM** that eventually will be upgraded to use smart cards.

"This is very different than a...

12/3,K/13 (Item 13 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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01615397 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Building a virtual presence**

**(Security First Network Bank will open several branches despite being the world's first Internet bank)**

Bank Marketing International, n 74, p 8  
September 1996

DOCUMENT TYPE: Newsletter ISSN: 0791-2765 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1422

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...new accounts. SFNB-Atlanta will also feature PC kiosks with Internet access which will enable **depositors** to conduct **online banking transactions**, and an **ATM** that will be upgraded to use smart-card compatible technology as demand develops. Services will...

12/3,K/14 (Item 14 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2002 Resp. DB Svcs. All rts. reserv.

01333068 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Finance titles renew online banking efforts**

**(Union Bank is offering a \$50 rebate to people who use its online service)**

Computer Retail Week, v 5, n 119, p 87  
November 13, 1995

DOCUMENT TYPE: Journal ISSN: 1066-7598 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 854

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...work at that bank. But when the systems were linked together so that people could **withdraw cash** at **virtually any ATM**-equipped bank, the concept was accepted.

Moreover, the system isn't limited to personal use. For example...

12/3,K/15 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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11134558 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**BRIEFING - ASIA BANKING - MAY 22, 2000**

the end of this year at least 50 percent of BCA would be  
ASIA PULSE  
May 22, 2000

JOURNAL CODE: WAPL LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1017

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... new service, which is being jointly developed with Mesiniaga Bhd, will allow customers to make **payment on - line** using their **deposit accounts or credit cards**.

RECAPITALISATION OF **BANK** NEGARA INDONESIA IN JUNE

JAKARTA - Co-ordinating Minister for Economy, Finance and Industry Kwik Kian...

12/3,K/16 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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09534694 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Agrositio to Expand into 5 Countries 1H00 - Regional**  
BUSINESS NEWS AMERICAS  
February 11, 2000  
JOURNAL CODE: WBNA LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 349

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Socket Layer to process transactions.  
To pay, customers may deposit the amount in Agrositio's **bank account**, or **pay online with credit cards**. The site accepts all major credit cards as well as specific cards for the agricultural...

12/3,K/17 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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07712096 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**buyroad.com, inc., and Network 1 Financial Form Alliance for Secure, Cost-Effective Online Credit Card Transactions**  
BUSINESS WIRE  
October 12, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 839

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... online. Network 1 Financial provides professional services facilitating business-to-consumer and business-to-business **bankcard processing and Electronic Funds Transfer (ACH) settlement solutions**.

... provides professional services allowing customers to engage in business-to-consumer and business-to-business **bankcard processing and Electronic Funds Transfer (ACH) settlement solutions**. Network 1 is duly registered with Visa(TM) USA, Inc. and MasterCard(TM) International...

12/3,K/18 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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07087451 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Wilmington Savings Fund Society, FSB (WSFS) Announces Pending Launch of Internet-Only Banking Subsidiary and Investment in CustomerOne Financial Network, Inc.**  
PR NEWSWIRE  
September 07, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 861

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... week live call center, will be provided a full array of superior value products, including **deposit accounts**, secure **web banking**, online **bill payment**, **credit cards** and instant decision home loans. Through C1FN, brokerage, investment advisory services and insurance quote services...

12/3,K/19 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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07038263

**NUCLEUS TO SET UP SUBSIDIARY IN US (to establish 100% subsidiary in New Jersey to focus on markets in the US)**  
INDIA BUSINESS INSIGHT  
August 27, 1999  
JOURNAL CODE: WIBI LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 96

... to banking and financial companies, including Internet banking. It is now engaged in solutions for e-commerce, mutual **funds**, **credit card payments** and inter-**banking** systems. Nucleus also offers retail banking solutions, ATM networks, telephone banking, customer-activated service terminals...

12/3,K/20 (Item 6 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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06397883 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Utilities plan for on-line payment of bills this year**  
XIAO-FEI ZHANG  
SOUTH CHINA MORNING POST, p1  
July 27, 1999  
JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 447

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Hong Kong.  
All of the utilities questioned said they would prefer to set up direct **bank transfers** through the **Internet**, rather than **payment by credit card**.  
"Not all customers have credit cards, and not all of them like to use credit..."

12/3,K/21 (Item 7 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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05588086 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**E\*Trade, Merrill Boost Web Services**  
Stephen Buel  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (SAN JOSE MERCURY NEWS - CALIFORNIA)  
June 02, 1999  
JOURNAL CODE: KSJM LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 918

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... on checking and saving accounts, money market funds and certificates of deposit. Telebanc also offers **checking** , **Internet banking** , **online bill payment** and **ATM** usage at no charge, Nash said.

"E\*Trade made a smart move," said Allen Weiner...

12/3,K/22 (Item 8 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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05261421

**Fees a tool to empty banks**

Drew Gibson

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (DAILY TELEGRAPH (AUSTRALIA))  
, p4

May 11, 1999

JOURNAL CODE: WTDT LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 184

... and New Zealand Banking Group (ANZ), and St. George Bank Ltd. Account and lending fees, **credit cards** , and **electronic banking charges** accounted for most of the costs. The banks are using increased charges to discourage unprofitable customers...

12/3,K/23 (Item 9 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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03533763 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Newly Formed Puerto Rican Network Selects Deluxe as EFT Processor;  
Providing Network Access and Cutting-edge Technology**

PR NEWSWIRE

November 23, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 451

... and offline transactions for each of the three banks. With an established reputation in processing **ATM** and **POS transactions** for **shared EFT networks** and **financial institutions** , DEPS was the first choice for the network.

12/3,K/24 (Item 10 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

02990579 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**FICS: Turkey's largest private bank extends tech leadership, selects FICS  
for retail Internet banking**

M2 PRESSWIRE

October 01, 1998

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1085

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... offered for the first time in Turkey by Yapi Kredi include consumer loans, credit and **debit cards** , an **ATM network** , mutual funds , telephone **banking** , **bill payment services**, overdraft accounts and others. The bank plans to enhance its distribution network by...

12/3,K/25 (Item 11 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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02800325 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Intuit and Systems Integrator EEI Team Up To Speed Industry-wide Deployment of Online Banking and Brokerage**

PR NEWSWIRE

September 14, 1998 8:28

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 815

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Intuit software to access many more financial services over the Internet. These services include intrabank fund transfer, online payment of bills, email communication, credit card, banking, and investment download, and online trading services.

As an authorized Open Financial Exchange (OFX) solution...

12/3,K/26 (Item 12 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

02123612 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**VERIFONE: VeriFone lead smart card revolution**

M2 PRESSWIRE

July 06, 1998

JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 568

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... VeriSmart software, consumers can use their smart card appliances at home to dial into their banks and transfer cash electronically to their smart cards.

They can also shop and pay bills receive loyalty points for purchases and perform a...

12/3,K/27 (Item 13 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2002 The Dialog Corp. All rts. reserv.

01924953 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Was your savings account data burned?**

JAKARTA POST

June 15, 1998

JOURNAL CODE: FJKP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 932

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of data. Banks hold information on every single customer, and large banks with a scattered bank of automated teller machines (ATMs) transfer funds electronically. Every single transaction is recorded by binary numbers, a series of 1s and 0s, which are called data...

12/3,K/28 (Item 14 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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01205009 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Privacy watchdog raises fears over smart ID cards**

GRENN MANUEL and GLENN SCHLOSS

THE SOUTH CHINA MORNING POST, p3

March 23, 1998

JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 272

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... which is planned to incorporate a national ID document, driving licence, immigration and health details, **electronic cash , bank accounts and credit card** . Taiwan is also looking at multi-use cards. Immigration officials in Hong Kong have indicated...

12/3,K/29 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2002 Financial Times Ltd. All rts. reserv.

0009000056 BOHCTAGAA3FT  
**News: Europe: French bank sheds weight: Fat days are over for a hefty institution, writes Andrew Jack**  
ANDREW JACK  
Financial Times, London Edition 1 ED, P 2  
Thursday, March 20, 1997  
DOCUMENT TYPE: Stories; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 816

...financial operations falls correspondingly.

In addition, the growth in France - as in other countries - of **credit card transactions , inter- bank electronic transfers** and other non-cash forms of payment reduces the volume of notes in circulation, putting...

12/3,K/30 (Item 2 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2002 Financial Times Ltd. All rts. reserv.

0008537140 BOGBSFRA8FT  
**Management: Germany's rude awakening - The 1999 deadline for European monetary union has put businessmen in a quandary**  
ANDREW FISHER  
Financial Times, P 10  
Monday, February 19, 1996  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 1,864

...software, since the most minute aspects of programs concerning domestic and foreign payments, cheque clearing, **credit card transactions , electronic banking , account** statements and all forms of documentation will have to be changed. They will generally combine...

12/3,K/31 (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2002 Business Wire. All rts. reserv.

00180683 20000127027B0091 (USE FORMAT 7 FOR FULLTEXT)  
**ezlogin.com Provides Consumers With Wireless Access to Account Information From Over 700 Financial Institutions**  
Business Wire  
Thursday, January 27, 2000 08:02 EST  
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 642

ezlogin.com provides direct access to over 700 **financial institutions** including **banks , credit card companies, online brokers, mutual funds ,**



billing services, as well as other specialized financial services. The Personal Summary service enables users to...

12/3,K/32 (Item 1 from file: 634)  
DIALOG(R)File 634:San Jose Mercury  
(c) 2002 San Jose Mercury News. All rts. reserv.

10153070

**E(\*)TRADE, MERRILL BOOST WEB SERVICES INTERNET IS RESHAPING THE FINANCIAL INDUSTRY**

San Jose Mercury News (SJ) - Wednesday, June 2, 1999  
By: STEPHEN BUEL, Mercury News Staff Writer  
Edition: Morning Final Section: Front Page: 1A  
Word Count: 984

... on checking and saving accounts, money market funds and certificates of deposit. Telebank also offers **checking , Internet banking , online bill payment** and **ATM** usage at no charge, Nash said.

'E(\*)Trade made a smart move,' said Allen Weiner...

12/3,K/33 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04470663 Supplier Number: 56895463 (USE FORMAT 7 FOR FULLTEXT)  
**The Seven Laws Of Customer Care.(Building loyalty through service in an increasingly impersonal world is a key ingredient for any bank's success.)**

Dougherty, David  
Bank Technology News, pITEM99298016  
Oct, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1392

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...days when bankers truly knew their customers by name. As more customers turn to direct **deposit , phone and Internet transactions , and ATM** withdrawals, **banks** have fewer opportunities to build relationships with customers that go beyond a personal identification number.

12/3,K/34 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04426342 Supplier Number: 55717894 (USE FORMAT 7 FOR FULLTEXT)  
**HP Snatches More ASPs From Under Sun's Nose >BY William Fellows.**

Computergram International, n3744, pNA  
Sept 10, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 622

... hours using HP hardware, software and services. From creating a web site to opening an **online transaction bank account** for handling **credit cards** . StarMedia has an existing deal with SkyBox to ship goods anywhere in Latin and South...

12/3,K/35 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

04405757 Supplier Number: 55377219 (USE FORMAT 7 FOR FULLTEXT)

**Wrap-up: Contract Signings.**

Bank Technology News, pITEM99218019

July, 1999

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 296

... communication service to Cincinnati-based ThruComm Inc. for the provision of online communications to the bank's remote ATM network.

Midwest Payment Systems, the electronic funds transfer subsidiary of Cincinnati-based Fifth Third Bancorp, has signed a three-year contract to provide...

12/3,K/36 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

04031539 Supplier Number: 53351942 (USE FORMAT 7 FOR FULLTEXT)

**Assessing the new online playing field.**

Retail Banker International, n397, pNA

August, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1012

... business lending and personal investing. Web sites such as Charles Schwab have begun to offer bank-like services - checking accounts, online bill payments and debit cards, in addition to the OneSource funds supermarket.

"Never say never, but we don't see...

12/3,K/37 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

03852790 Supplier Number: 48380448 (USE FORMAT 7 FOR FULLTEXT)

**Newsbytes Daily Summary 03/26/98**

Newsbytes, pN/A

March 26, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 2992

... system from April. The Web site will offer shoppers a selection of payment options, including credit cards or direct payments from bank accounts.

5. \*\*\*\* Internet Update -- By Martyn Williams, Newsbytes. This is a roundup of new and updated resources and...

12/3,K/38 (Item 6 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03681848 Supplier Number: 47940049 (USE FORMAT 7 FOR FULLTEXT)

**INDUSTRY BRIEFS**

Retail Delivery Systems News, v2, n17, pN/A

August 29, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 521

... based Business Logic Corp. managed implementation of the Edify

system. Busey offers deposit, loan and **credit card accounts**, **electronic funds transfers** and **electronic bill payment**. The bank's Web site is <http://www.busey.com>. (William Soward, Edify, 408/982-2000.)

BofA...

12/3,K/39 (Item 7 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

03588898 Supplier Number: 47430943 (USE FORMAT 7 FOR FULLTEXT)  
**Ratings Time For Two-Way Television**  
Bank Technology News, pN/A  
June 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2029

... hand-held smart card reader that lets users connect through any telephone line to their **bank accounts** and download **electronic cash** to **smart cards** residing in the device. This test of the Personal ATM will coincide with Citibank's...

12/3,K/40 (Item 8 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

03384864 Supplier Number: 46963709 (USE FORMAT 7 FOR FULLTEXT)  
**Spain tunes in to high fidelity**  
Cards International, n169, pN/A  
Dec 11, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 965

... credit facilities of their Visa credit card. Cardholders are also awarded points for using their **bank's own ATM network for cash withdrawals**. In the case of Travel Club, monthly purchases of Pta36,000 using a BBV credit...

12/3,K/41 (Item 9 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

03250138 Supplier Number: 46671308 (USE FORMAT 7 FOR FULLTEXT)  
**Leaping into the dark**  
European Banker, n128, pN/A  
Sept 1, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2765

... with changes affecting all aspects of banking business, including foreign and domestic payments, cheque clearing, **credit card transactions**, **electronic banking**, **account management**, lending and securities transactions as well as all forms of deposits and savings.  
ATM...

12/3,K/42 (Item 10 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2002 The Gale Group. All rts. reserv.

02125601 Supplier Number: 43957236 (USE FORMAT 7 FOR FULLTEXT)

**Visa links first customers to new global vsat network**

Telecom Markets, pN/A

July 8, 1993

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 505

... larger Payment System 2000 project, which involves restructuring the computer and communications systems which link **banks Visa's international network**.

Satellite **savings**: According to **Bill Scarlett**, executive vice president of Visa's delivery systems division in Europe, vsat technology provides...

**12/3,K/43 (Item 11 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2002 The Gale Group. All rts. reserv.

01604882 Supplier Number: 42434655 (USE FORMAT 7 FOR FULLTEXT)

**Networks Mull Over Their National POS Options**

Bank Network News, v10, n10, pN/A

Oct 11, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1002

... of some network executives that regional networks pioneered ATM processing and built the foundation for **financial institutions** joining **shared networks** and interchanging **billions** of **ATM** transactions between themselves annually. Yet some regional networks believe they have had little say in...

**12/3,K/44 (Item 1 from file: 810)**

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0613330 BW0340

**SEC FIRST NETWORK BANK: Security First Network Bank continues to revolutionize banking**

August 12, 1996

Byline: Business Editors & Technology Writers

...of SFNB. SFNB-Atlanta will also feature PC kiosks with Internet access which will enable **depositors** to conduct **online banking transactions**, and an **ATM** that will be upgraded to use smart-card compatible technology as demand develops. Account managers...

**12/3,K/45 (Item 2 from file: 810)**

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0603725 BW1404

**THE PHARMACY FUND: The Pharmacy Fund announces strategic alliance with software vendors to provide seamless access to RAPID RxEMIT; High-tech RAPID RxEMIT financial service improves cash flow for pharmacists**

July 15, 1996

Byline: Business & Health Editors

...streamlining and  
reducing the time-intensive and costly third-party receivables  
process. Similar to a **banking credit card transaction**  
, The Pharmacy  
Fund purchases on - line electronically adjudicated prescription  
accounts receivables for a small discount fee and makes an  
overnight, direct...

12/3,K/46 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1199305 SFF005  
CyberGold(TM) Honors InfoWorld's Bob Metcalfe With \$1,027

DATE: December 12, 1997 10:00 EST WORD COUNT: 810

...automatically credited to one's CyberGold account. From there, it can be  
transferred to a **bank account**, spent **online**, used to **pay** off a  
**VISA bank card**, or donated to a non-profit organization.)

"This quarter, Bob Metcalfe is definitely CyberGold...

12/3,K/47 (Item 2 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1195646 a7222  
Prologic Captures Microsoft Industry Solutions Award for Retail Banking,  
Scores Major points for Flexible, Powerful Banking on Windows NT(R)

DATE: December 4, 1997 20:24 EST WORD COUNT: 686

... has also allowed the bank to quickly develop and integrate electronic  
banking products including: telephone **banking**, **electronic payroll**,  
**electronic funds transfer**, **credit card**, and worldwide debit card.

"By using Ovation running on Windows NT Server and Microsoft(R...

12/3,K/48 (Item 3 from file: 813)  
DIALOG(R)File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1144869 ATTU014  
Atlanta Internet Bank Experiences Significant, Fast Growth

DATE: August 26, 1997 11:35 EDT WORD COUNT: 362

...high-yield money market accounts and certificates of deposit.

The bank also offers interest-bearing **checking**, 7x24 **banking**,  
**electronic bill payment** services, and **ATM** cards. AIB expects to  
offer a full line of consumer products, including consumer loans, credit...

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2002 The Dialog Corp. All rts. reserv.

07087451 (THIS IS THE FULLTEXT)

**Wilmington Savings Fund Society, FSB (WSFS) Announces Pending Launch of Internet-Only Banking Subsidiary and Investment in CustomerOne Financial Network, Inc.**

PR NEWSWIRE

September 07, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 861

WILMINGTON, Del., Sept. 7 /PRNewswire/ -- WSFS Financial Corporation (Nasdaq: WSFS), through its primary subsidiary, WSFS, FSB (WSFS), is pleased to announce the anticipated launch of its new everbank.com(TM) subsidiary, marking a significant entrance into the rapidly emerging Internet-only banking sector.

To achieve its objective of offering high value Internet-only banking to a national clientele, WSFS has made a \$5.5 million investment in CustomerOne Financial Network, Inc. (ClFN), a company formed in early 1998 for the express purpose of providing direct-to-consumer marketing, servicing, internet development and technology management for "branchless" financial services. With its investment, WSFS is an approximately 25% owner and the largest single shareholder in ClFN, and has received warrants for the purchase of an additional 20% ownership. WSFS has the opportunity, and under certain circumstances, the obligation, to invest an additional \$5.4 million in ClFN, at current offered ownership prices.

Under the planned structure, which requires Office of Thrift Supervision (OTS) approval, ClFN's Internet-only banking infrastructure will become part of everbank.com(TM), a wholly controlled subsidiary of WSFS. Collectively, the combined management of the new everbank.com(TM) subsidiary will have over 125 years experience in direct marketing and the management of remote clientele for banking and financial services. It's planned that everbank.com(TM) customers, through the Internet and a 24 hours a day, seven days a week live call center, will be provided a full array of superior value products, including deposit accounts, secure web banking, online bill payment, credit cards and instant decision home loans. Through ClFN, brokerage, investment advisory services and insurance quote services will be available.

"Developments over the past year have convinced us that Internet-only banking will be a significant part of the future of financial services. We also understand the very specialized skills and dedicated focus needed to make a fully branchless Internet-only banking operation a success," said WSFS Chairman, President and CEO, Marvin Schoenhals, adding, "We are also aware that it is difficult to develop these skills and focus inside a traditional branch-bank environment. We believe the management expertise of the new everbank.com(TM) subsidiary will offer WSFS a rapid and effective entrance into this market. What's more, this will be done in a targeted way, so as to preserve not only the integrity of WSFS, the successful community bank that has been built over the last 167 years, but also our current WSFS Bank Internet delivery channel, NetConnect(SM), which was rolled out to our traditional WSFS customers last month."

According to a June 1999 study by Goldman Sachs, only 4 percent of US households currently use online banking. The report goes on to forecast that the number of online bank customers is expected to jump to about 20% of all US households by 2002.

Everbank.com(TM) plans to focus the marketing efforts on higher net worth individuals who have demonstrated their comfort with remotely fulfilled, self-directed financial services. "The target market consists of approximately 4 to 5 million individuals, and we hope to capture a 4 to 5 percent market share. The business plan is extremely focused, and members of the everbank.com(TM) management team have, in prior careers, spent the last 15 to 20 years catering to, and successfully selling to this profitable niche," says Frank O. Trotter, Chairman and President of ClFN.

Subject to regulatory approval, WSFS expects to roll out everbank.com(TM) to the public in the fourth quarter of 1999. Commensurate with the operations of a new venture, WSFS expects its costs and early operating losses to be approximately \$.01 to \$.02 per share, per quarter

through the startup phase, which begins in the third quarter of 1999 and is expected to last two to four quarters.

WSFS Financial Corporation is a \$1.7 billion financial services company. Its principal subsidiary, WSFS, operates twenty-three retail-banking offices in New Castle County and Dover, Delaware, as well as Chester, Delaware, and Montgomery Counties in Pennsylvania. Other operating subsidiaries include WSFS Credit Corporation; Community Credit Corporation; and 838 Investment Group, Inc. For more information, please visit the Company's website at [www.wsfsbank.com](http://www.wsfsbank.com).

This release contains forward-looking statements, within the meaning of the Private Securities Litigation Reform Act, that involve risk and uncertainty. It should be noted that a variety of factors could cause actual results to differ materially from the anticipated results or other expectations expressed in the Company's forward-looking statements. The risks and uncertainties include, but are not limited to, regulatory approvals, the growth of the economy, interest rate movements, timely development of technology enhancements for its products and operating systems, the impact of competitive products, services and pricing, customer-based requirements, Congressional legislation, and similar matters. Readers of this release are cautioned not to place undue reliance on forward-looking statements which are subject to influence by the named risk factors and unanticipated future events. Actual results, accordingly, may differ materially from management expectations. WSFS Financial Corporation does not undertake and specifically disclaims any obligation, to publicly release the result of any revisions that may be made to any forward-looking statements to reflect the occurrence of anticipated or unanticipated events or circumstances after the date of such statements.

/CONTACT: Media, Martin Katz, 302-571-7288, or [katz.wsfs@dol.net](mailto:katz.wsfs@dol.net), or Investor Relations, Mark Turner, 302-571-7160, or [turnerm.wsfs@dol.net](mailto:turnerm.wsfs@dol.net), both of WSFS Financial/ 12:41 EDT

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REGIONS: Americas; North America; Pacific Rim

SIC CODES/DESCRIPTIONS: 6029 (Commercial Banks NEC); 7375 (Information Retrieval Services); 6035 (Federal Savings Institutions)

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